



Help your members get protected for the unexpected

Optional *Benefits*

Group insurance with personal choice

Today's plan members are asking for more choice and control over their benefits plan - and it's becoming an increasingly important factor in attracting and retaining talent.

We do all the work for you, directly and seamlessly engaging, administering and servicing the insurance needs of your plan members.

By adding Optional Benefits, you show that you're listening and responding to your members with a customizable solution that adds unique value to their coverage.

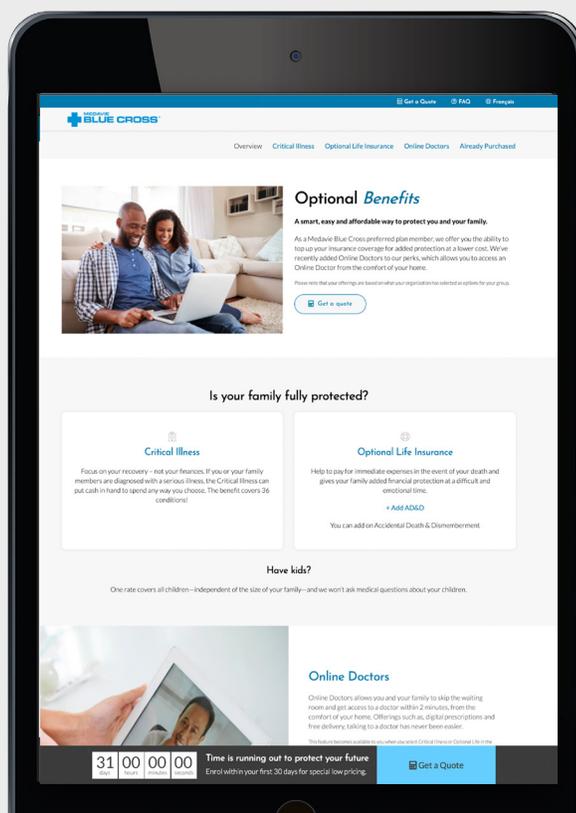
Smart, easy, affordable benefits

Optional Benefits is supplementary coverage that helps plan members protect their health and financial well being, during times when money is the last thing they should be worrying about.

- ✓ Critical Illness
- ✓ Life Insurance
- ✓ Accidental Death and Dismemberment
- ✓ Online Doctors

Dedicated support

We work with you on how best to leverage Optional Benefits in your business. Our turnkey solution is built to engage and educate your members, manage the entire enrolment process and collect premiums directly (no more payroll deduction required!)



A seamless digital experience

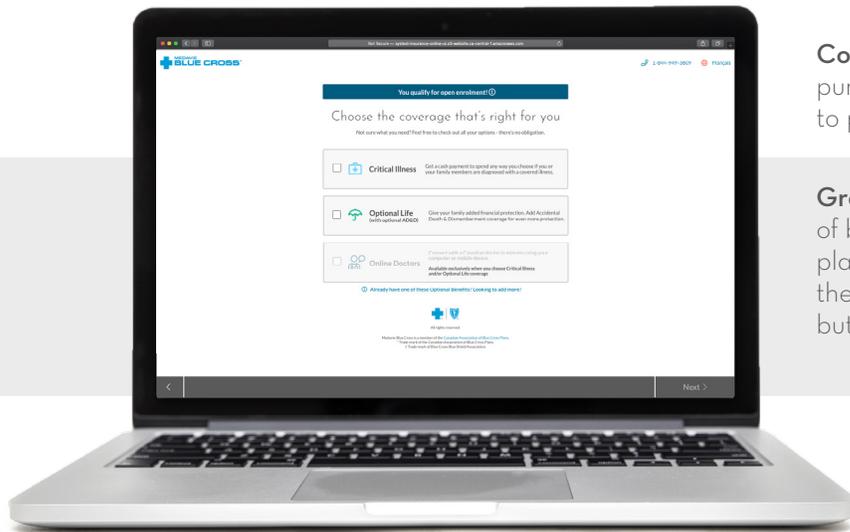
Our application process is 100% online, completely secure and impressive in its simplicity - coverage can be purchased within minutes.

- ✓ Visit our Optional Benefits site at medaviebc.ca/optional
- ✓ Enter your unique group access code
- ✓ Choose the coverage that best meets your needs
- ✓ See your rates in real time
- ✓ Choose preferred payment method (pre-authorized debit or credit card)
- ✓ Sign application electronically and submit online
- ✓ Your protection is secured!

Members can see coverage amounts, beneficiary details and manage their payment method through the Medavie Blue Cross mobile app.



Take advantage of Optional *Benefits*



Comprehensive product portfolio – Members can purchase valuable coverage, across several products, to provide peace of mind when they need it most.

Great value – Introduce a comprehensive new suite of benefits at rates only available through your group plan and lower than your members are likely to find on their own. There's no cost to your plan. In fact, we've all but eliminated the administration work typically faced when providing optional benefits.

Same great service – Your Optional Benefits team is part of your overall account management team so we can give you the same streamlined, responsive and unified service you have come to expect from Medavie Blue Cross.

Seamless integration – Optional Benefits is fully embedded in your benefit plan, resulting in a one-plan experience for members. Members can access all of their benefit information on any computer or mobile device!

Clear and simple process - We make selecting insurance much less confusing by walking your members through the application and purchase process at medaviebc.ca/optional and provide them with detailed product information. Plus, extra help is only a click or call away.

Quick, easy sign-up – Members can easily choose their products, select their coverage, see their rates in real time and select their preferred payment method – using our leading online tool. Coverage can be purchased within minutes – no paper or scanned signatures required! If members leave your organization, they contact us to convert their coverage.

No medical underwriting – During a limited time open enrolment period, members and new hires can apply for Optional Benefits with no medical exam or medical questions asked, up to certain dollar amounts. Members who want to increase their coverage amount above the non-evidence limit (NEL) can do so by answering a few questions online.

Communications Toolkit – We provide a complete package of member education and engagement materials in digital and print formats, including customizable email templates and an online resource centre. We can even communicate directly with plan members on your behalf!

Adding Optional Benefits to your benefits offering is a simple, no-cost way to add choice and value to your plan.

Find out more from your Medavie Blue Cross representative or visit medaviebc.ca/optional/plansponsor

