



Blue Essentials® Group Benefits

Taking care of employees is taking care of business

When your team is healthy and happy, they'll work harder to improve and grow your business. Our Group plans are designed to provide employees with extensive health coverage, so they don't have to worry about life's ups and downs.

CREATING A PLAN THAT WORKS FOR EVERYONE

Making sure your diverse group of employees have the benefits they need doesn't have to be a chore. Our **Blue Essentials**® plans offer flexible rates and customizable options, allowing you to design the benefits package that best suits your business.

Blue Essentials® is ideal for employers with 3 to 19 employees who want to cover essential healthcare needs. This plan provides flexible options, so you can customize a benefits plan for your organization, while closely controlling benefit costs.

Turn over to learn more about our exceptional benefits solutions.

How our Blue Essentials® plans work



HEALTHCARE & TRAVEL BENEFITS

Every plan comes with core benefits to take care of your employees' needs.



CUSTOM OPTIONS

Choose from any options you may need.



YOUR BLUE ESSENTIALS® GROUP BENEFITS PLAN

Contact your local insurance advisor or an Account Executive at Saskatchewan Blue Cross.

Making your job easier

GROUP ADMINISTRATOR PORTAL

Access the tools to manage your organization's group benefits online. The Group Administrator Portal provides access to change or add employee benefits information in minutes.

eBILL

Receive, manage and pay your invoices online. The Group Administrator Portal offers the opportunity to view paperless invoices quickly and easily.

Kelsey

OWNER OF REGINA-BASED CLEANING SERVICE

“As a small business owner, I've got a lot of things on my plate. Working with Saskatchewan Blue Cross to manage my group benefits makes my job easier and helps me keep my team happy and healthy. My team's always on the go, and using the Saskatchewan Blue Cross mobile app to submit claims from wherever they are means that they're never out of pocket for their expenses, which I know they appreciate.”



Ready to apply?

Visit sk.bluecross.ca/group, contact your local insurance advisor or get in touch with us at 1-800-667-6853 or GroupSales@sk.bluecross.ca.



Blue Essentials® Group Benefits

There for you when you need it

Give your employees peace of mind with Health Insurance they can trust to be there when they need it the most. Every one of our Blue Essentials® Group Benefits plans comes with the following benefits* to help you make sure your employees' needs are well taken care of.

Extended Health

Extended health benefits cover a wide range of expenses to take care of your employees' health needs, whatever they may be.

Hospital

No one enjoys a hospital stay — help make your employees' stay in hospital as comfortable as possible.

Vision Care

Keep your vision in tip-top shape, so you can catch every play the Roughriders make.

Travel

Up to \$5,000,000 in Emergency Medical Care benefits, so you can enjoy your trip without worrying about unexpected medical expenses.

Dental

Dental care can be expensive. Keep your teeth sparkling with basic dental services like cleanings and check ups, and be ready in case you need a more major treatment like bridges, crowns or dentures. Eligible dependent children can also receive orthodontic services.

Dennis

RESTAURANT LINE COOK

“I work in the kitchen in a restaurant downtown, and we're busier than ever. After being on my feet for long hours all week, I love being able to get a massage and visit my chiropractor. The mobile app lets me check my remaining coverage and submit my claims on my own time, so I never have to worry about my weird hours getting in the way of using my benefits.”



Prescription Drugs

Protect against unexpected medical expenses for prescription drugs, whether it's temporary antibiotics for strep throat or long-term medication to help regulate blood pressure.

Second Opinion®

Plan members with qualifying medical conditions have access to independent medical review done by top specialists.

24-month Survivor Benefits

Give your employees' families peace of mind they'll be taken care of. This benefit covers the employee's partner and dependents for up to 24 months following the death of the employee.

Employee & Family Assistance Program (EFAP)

The Homewood Health EFAP provides your employees and their eligible dependents with 24/7 direct access to professional mental health counsellors, wellness coaching and support, as well as an online library of resources and interactive tools.

Virtual Care with Express Care Online (ECO)

Support your employees' health and wellbeing with convenient, expert virtual care at their fingertips. Cleveland Clinic Canada connects plan members with nurse practitioners licensed in Saskatchewan from anywhere in Canada for prescriptions, referrals, non-emergent medical diagnoses and more.

Custom options

You can choose to customize your benefits plan to create a plan designed with your employees in mind.

Life Insurance

BASIC TERM LIFE INSURANCE

Give your employees the security of knowing that in the event of their death, financial support will be available for their families.

ACCIDENTAL DEATH & DISMEMBERMENT

Accidents can happen at any moment. Our accidental death and dismemberment coverage provides financial security when an employee and their family are faced with such tragic circumstances.

DEPENDENT LIFE

Life insurance is an option for dependent children and/or partners that are included in the plan.

OPTIONAL GROUP LIFE INSURANCE

Optional Group Life Insurance provides protection over and above your Basic Group Life Insurance coverage. It allows your employees to choose the amount of coverage that will meet their needs.

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT

Optional Accidental Death & Dismemberment Insurance (AD&D) provides financial support over and above Basic AD&D in the event of an accident that results in death or serious injury.

Critical Illness

Protect your employees against the financial impact of unexpected events and put cash in their hands for the extra expenses associated with a critical illness. Unlike disability insurance that provides monthly installments to replace a portion of an employee's income, critical illness insurance provides a lump sum cash payment.

Disability Insurance and Management

Disability insurance replaces a portion of your employee's income if they become disabled and are unable to work. There are a number of different kinds of disability insurance, including:

- Short-term Disability Insurance provides weekly benefits for up to 17 weeks
- Long-term Disability Insurance (LTD) provides monthly benefits for disabilities lasting four months or longer
- Top-up Coverage may be purchased by eligible employees to enhance an employer's disability coverage

With our return to work focus, active claims management approach, and local presence, our Disability Management team offers best-in-class support for your employees.

***Please note:** This is not a comprehensive list of benefits included under the Blue Essentials® Group Benefits plans. Contact your local insurance advisor or an Account Executive to learn more.

This brochure contains an overview of Blue Essentials® Group Plans offered by Saskatchewan Blue Cross. It is not intended as a contract or policy, nor a complete description of all benefits. All life and income replacement benefits are underwritten by Blue Cross Life Insurance Company of Canada®, an independent licensee of the Canadian Association of Blue Cross Plans. Saskatchewan Blue Cross products are underwritten by a variety of underwriters. For more information, visit sk.bluecross.ca/underwriting.