Business Select®

ADVISOR FAQS

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1. Who is Business Select designed for?

Business Select is designed specifically for Saskatchewan employers with 3-49 eligible employees, offering a straightforward way to provide meaningful employee benefits. With structured plan options, predictable costs, and simple digital quote and administration, it helps small business clients offer competitive coverage without the complexity often associated with quoting and onboarding traditional group benefit plans.

Whether a client is introducing benefits for the first time or looking for a simpler alternative to an existing plan, Business Select makes it easier to choose, manage, and maintain a benefits program while supporting the client's business needs.

2. Why choose Business Select?

Business Select is a simple, digital quoting and onboarding tool that makes it easier for small businesses to access group benefits. Whether an employer is introducing benefits for the first time or looking for an alternative to their existing plan, Business Select provides a quick and convenient way to explore coverage options, obtain a quote and set up a plan without the complexity of traditional plan design.

Features include:

- **Simple digital experience:** A streamlined process takes employers from quote to application to onboarding, reducing paperwork, complexity and back-and-forth.
- **Easy quoting for new and existing plans:** Employers can quickly obtain a quote, whether they are establishing benefits for the first time or exploring a competitive alternative to their current coverage.
- **Pre-built coverage:** Three ready-made coverage levels: Basic, Classic and Enhanced, make it easy to select benefits that meet their needs and budget without building a plan from scratch.
- **Comprehensive core coverage:** Every plan includes Health (prescription drugs, vision, travel, EFAP, Virtual Care and Second Opinion®), Dental, Life, AD&D and Dependant Life.
- **Fully pooled pricing:** Rates are based on the combined experience of all Business Select groups rather than an individual employer's claims, helping provide greater cost stability and predictability.
- **Room to customize:** Employers can choose a different level for each benefit, then tailor coverage with Short-Term and Long-Term Disability, Critical Illness and a Health Spending Account.

3. What coverage options are available through Business Select?

Business Select offers three pre-built coverage levels: Basic, Classic and Enhanced, allowing your clients to select the level of protection that best suits their needs and budget.

Every plan includes:

- Health coverage, including prescription drugs, vision, travel, EFAP/Virtual Care and Second Opinion
- Dental

- Life Insurance
- Accidental Death & Dismemberment (AD&D)
- Dependant Life

Employers can select different coverage levels across benefits and further customize their plan with optional Short-Term Disability, Long-Term Disability, Critical Illness and a Health Spending Account.

4. What are the eligibility requirements for Business Select?

To qualify for Business Select, Businesses must:

- Be headquartered in Saskatchewan
- Have 3 to 49 eligible employees
- Have been operating for at least six months
- Meet eligible industry classifications

Eligible employees must:

- Be at least 16 years of age
- Be permanent and actively at work
- Work a minimum of 20 hours per week
- Be Canadian residents covered by a provincial health plan

If your client's business does not meet these requirements, they may still qualify for another Saskatchewan Blue Cross group benefits solution. Connect with our Sales team to explore the options available.

5. Do all eligible employees need to participate?

Yes. Participation is mandatory for all eligible employees.

Employees with comparable coverage through a spouse's plan can waive Health and/or Dental benefits. All other benefits are mandatory and not eligible for spousal waiver.

6. How do I quote a Business Select plan?

Business Select provides a streamlined, digital quoting experience that allows Advisors to generate quotes, compare coverage options and explore pricing with clients in real time.

To access the digital quote, login to your Advisor Portal. Simply enter basic business and employee information, including age, annual salary, gender and family status. From there, select coverage levels and optional benefits to build a plan that meets your client's needs and budget.

Pricing updates in real time as you adjust coverage, making it easy to compare different options during client conversations. Once your client selects a plan, the quote carries directly into the digital application without duplicate data entry.

7. Can I create multiple quotes for my client?

Yes. You can generate as many quotes as needed to compare coverage levels, optional benefits and pricing, making it easy to explore alternatives and help your client select the right plan.

8. How long is a quote valid for?

Quotes are valid for 30 days from the date of issue. If a quote expires, you can quickly generate a new quote through the Business Select quoting tool.

9. Can the application be completed entirely online?

Yes. Business Select offers a fully digital quote-to-onboarding experience.

Once your client selects their preferred coverage, the quote information carries directly into the online application, simplifying the process and eliminating the need to enter the same information twice.

10. When does coverage become effective?

Business Select coverage takes effect on the first day of a month. During the quoting and application process, you can select an effective date of the first day of the following month or the month after. Coverage cannot be backdated.

17. Can an employer change their benefits after the plan is effective?

Yes. Business Select offers flexibility as your client's needs evolve. Employers can enhance their plan by adding optional benefits at any time or make changes to an existing coverage level after 12 months of continuous coverage.

18. When do renewals occur?

As Business Select is a fully pooled benefits solution, the entire block renews on a common renewal date each year. Under this approach, all participating groups renew at the same time, which are based on the overall performance of the pool rather than an individual group's experience.

As an exception, beginning with the 2028 renewal cycle, groups with effective dates of December 1, January 1, or February 1 will receive the rates that take effect on the upcoming March 1 renewal date and will not participate in the block renewal until the following year. This helps ensure new clients are not subject to a renewal shortly after their coverage becomes effective.