SASKATCHEWAN BLUE CROSS®

ADVISOR QUICK REFERENCE GUIDE

Business Select®

Group benefits built for Saskatchewan small businesses

Coverage *that clicks.*

Group benefits without the complexity. Business Select gives Saskatchewan small businesses comprehensive coverage, predictable costs and simple administration, all while being digitally enabled from quote to onboarding.

Client with 3 to 49 eligible employees, headquartered in Saskatchewan? Start here. Business Select is built for Saskatchewan employers with a minimum of three eligible employees. Its straightforward, structured design lets employers adjust and enhance their coverage as the business grows.

Why choose Business Select

SIMPLICITY

Pre-built coverage options in Basic, Classic and Enhanced levels. Select the right combination without designing a plan from scratch.

SPEED

Real-time digital quoting makes it easy to compare options and move seamlessly from quote to application to onboarding.

PREDICTABILITY

Fully pooled pricing reflects the combined experience of all Business Select groups, helping provide more stable and predictable costs over time.

FLEXIBILITY

Select a tier for each core benefit, then customize and enhance coverage with Short-Term Disability, Long-Term Disability, Critical Illness and a Health Spending Account.

Who is Business Select designed for?

A strong fit for employers who

- ✓ Have 3 to 49 eligible employees
- ✓ Are new to group benefits
- ✓ Already offer benefits but want to explore alternative coverage or pricing
- ✓ Want predictable costs
- ✓ Have limited HR or benefits administration resources

What you may hear from the right client

"We've never offered benefits. Where do we start?"

"We already have benefits, but I'd like to see what else is available."

"I don't have an HR person, so it has to be simple."

"I need benefit costs I can budget for."

Coverage overview

Core benefits: *required with every plan*

Health care benefits
Every tier includes vision, prescription drugs, emergency medical travel, EFAP, Virtual Care, Second Opinion® and more.

Dental
Preventive and basic services at every level, with major and orthodontic coverage at higher tiers.

Life, AD&D and Dependent Life
Financial protection for employees and their families.

Custom options: *tailor to your client's needs*

- Short Term Disability
- Long Term Disability
- Critical Illness
- Health Spending Account

Coverage that steps up. Each benefit, except the Health Spending Account, comes in Basic, Classic and Enhanced, with each level building on the one before. You can quote a different level for each benefit to match your client's needs and budget.

See coverage details: sk.bluecross.ca/business-select-brochure

This document contains an overview of the Business Select group benefits plan offered by Saskatchewan Blue Cross. This is not a contract or policy, nor a complete description of all benefits. Terms, conditions and eligibility requirements apply and are subject to change. Saskatchewan Blue Cross products are underwritten by a variety of underwriters. *Blue Cross Life Insurance Company of Canada* underwrites all life and income replacement benefits, including Protection Plus Benefits. For more information, visit sk.bluecross.ca/underwriting.

Business Select

Eligibility at a glance

Employer eligibility

- Has its head office in Saskatchewan
- Has 3 to 49 eligible employees
- Has been in business for at least six months
- Is a sole proprietorship, partnership or incorporated business
- Meets all Business Select underwriting requirements

Employee eligibility

- Are permanent, full-time and actively at work
- Work at least 20 hours per week
- Are Canadian residents age 16 and over, with valid provincial health coverage
- Are not seasonal or contract employees

Participation requirements: All eligible employees must take part, with a minimum of three enrolments. An employee with comparable coverage through a spousal plan can only waive Health and/or Dental. Life, AD&D and Dependent Life are required and cannot be waived.

Coverage that clicks — from quote to coverage in six simple steps

1 **CONFIRM ELIGIBILITY**
Enter the business details to confirm the group is eligible.

2 **BUILD THE QUOTE**
Complete the simplified employee census and plan selections to see real-time pricing.

3 **PRESENT THE QUOTE**
Submit the quote to generate a customized quote proposal you can share with your client. The quote is valid for 30 days.

4 **COMPLETE THE APPLICATION**
When your client is ready to proceed, complete the streamlined digital application.

5 **ENROL EMPLOYEES**
Your client's employees complete their enrolment online, and the plan administrator receives access to their portal.

6 **COVERAGE BEGINS**
All eligible, active employees are covered on the effective date selected in the application.

Rates are guaranteed for the 30 days. Submitting a new quote recalculates the rates and restarts the 30 days. If a quote expires, a new quote will need to be submitted before completing an application.

First renewal is March 1, 2028, and every March 1 after that. All Business Select groups renew on the same date each year, regardless of their effective date. A client's first renewal may come less than 12 months after their plan starts.

Not sure Business Select fits?

Business Select is designed to meet the needs of many Saskatchewan small businesses, but it may not be the right fit for every client. If your client doesn't meet the eligibility requirements or needs a different coverage solution, our Sales team can help you explore other Saskatchewan Blue Cross options.

Advisor toolkit

Everything you need to start quoting with confidence, in one place. Find the user guide for the quote and application tool, FAQs, a pitch deck, email templates, on-demand training and more.

Explore resources now:
sk.bluecross.ca/advisor-centre/advisor-learning-centre/

Who to contact

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