SASKATCHEWAN BLUE CROSS®

Business Select®

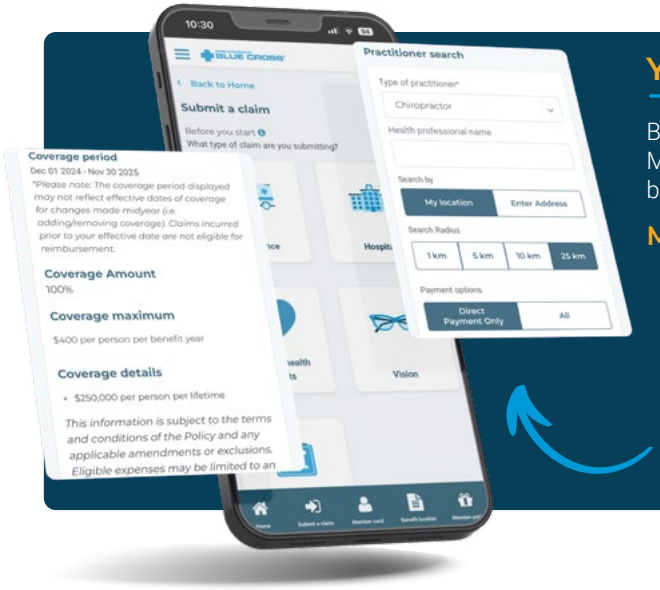
Group benefits plans for 3–49 employees



Coverage *that clicks.*

Built for Saskatchewan-based businesses with 3–49 employees, Business Select offers affordable coverage you can tailor to your team, with digital tools that take you from quote to onboarding.

- **Comprehensive coverage, simplified:** Every plan includes Health benefits, prescription drugs, emergency medical travel coverage, Employee & Family Assistance Program, Virtual Care, Second Opinion®, Dental, Employee Life Insurance, Accidental Death & Dismemberment and Dependent Life. Choose from three coverage levels: Basic, Classic or Enhanced.
- **Flexible:** Customize your plan further with optional benefits, including Short- and Long-Term Disability, Critical Illness and a Health Spending Account. Create a personalized plan that best suits the needs of your team.
- **Predictable pricing:** Designed to help keep costs stable through fully pooled renewals, built-in cost containment and flexible plan options.
- **Digital from start to finish:** From quote to getting covered, digital tools put everything at your fingertips, allowing you to manage your plan with ease.



YOUR PLAN, AT YOUR FINGERTIPS

Business Select plan members have access to the Saskatchewan Blue Cross Member Portal and Mobile App, with self-serve tools to help manage their benefits from one centralized platform.

Manage your plan — anywhere, anytime:

- Submit claims quickly, easily and securely
- Get real-time adjudication for select benefits
- Manage personal information and direct deposit details
- View coverage details and remaining balances
- Access your virtual member card and add it to your digital wallet
- Stay up-to-date with the latest news about your plan and member perks

And so much more!

From quote to coverage in 1, 2, 3!

1

GET A QUOTE

Select your plan options and receive your customized quote in real time.

2

APPLY ONLINE

Complete the streamlined Business Select application online.

3

COVERAGE BEGINS

Members enrol online and coverage begins on the date selected in the application.

CLICK HERE TO GET YOUR QUOTE

Eligibility requirements apply. Get a quote or talk to your advisor to confirm your business qualifies. This brochure 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 and conditions apply and are subject to change.

GRPS 1205 - 10/26

Your coverage, *your way.*

HEALTH CARE BENEFITS	BASIC 70% reimbursement	CLASSIC 80% reimbursement	ENHANCED 90% reimbursement
	In-Canada benefits only; maximums are per insured, per calendar year (CY), and coinsurance amounts are based on coverage tier, unless otherwise indicated.		
Termination age	Earlier of member's retirement or age 80, unless otherwise indicated		
Survivor benefit (applies to Health & Dental only)	24 months		
Accidental dental	$2,000		
Ambulance	Unlimited ground and air transportation		
Blood pressure monitor	One monitor per five CY		
Braces	$500		
Breast prosthesis	One prosthesis per side per two CY		
Cardiac rehabilitation	$300 per lifetime		
Compression garments	$500 combined		
Compression stockings	Four pairs		
Diabetic equipment	$500 combined per five CY		
Emergency medical travel	100% up to $5,000,000 / 60 days per trip		
Health practitioners			
Acupuncturist, audiologist, chiropodist / podiatrist, chiropractor, dietitian, naturopath / homeopath, occupational therapist, osteopath, physiotherapist / athletic therapist, registered massage therapist / reflexologist, speech language pathologist	$500 combined	$350 per practitioner grouping	$500 per practitioner grouping
Hearing aids	**Adults:** $500 combined per five CY **Dependent children:** one per ear up to $500 each per five CY	**Adults:** $500 combined per three CY **Dependent children:** one per ear up to $500 each per three CY	**Adults:** $800 combined per three CY **Dependent children:** one per ear up to $800 each per three CY
Holding chambers / nebulizers	$200 combined		
Hospital bed	$3,000 per five CY		
Mastectomy bras	Two bras		
Mental wellness benefits			
Counselling services — clinical psychologist, counsellor, registered social worker	$500 combined	$500 combined	$750 combined
Employee & Family Assistance Program	Included in all plans		
Mobility aids	$500		
Orthopaedic shoes and foot orthotics	**Adults:** one pair per three CY / **Dependent children:** one pair per CY		
Orthopaedic support devices	$500 combined		
Ostomy supplies	$2,000		
Out-of-province referral	$50,000 per treatment / $100,000 per lifetime		
Oxygen supplies	$1,500 combined		
PAP accessories	$500 combined		
PAP device	One device up to $2,500 per three CY		
Preferred hospital accommodations	Unlimited private or semi-private accommodations		
Private duty nursing	$10,000		
Prosthetic appliances	$10,000 combined per five CY		
Prosthetic hair / wig	$500		
Second Opinion® services	Included in all plans; terminates at the earlier of member's retirement or age 70		
Virtual Care	Included in all plans		
Vision care			
Eye exams	**Adults:** $225 combined per two CY **Dependent children:** $225 combined per CY	**Adults:** $125 per two CY **Dependent children:** $125 per CY	**Adults:** $125 per two CY **Dependent children:** $125 per CY
Prescription eyewear / contact lenses / laser eye surgery		**Adults:** $200 per two CY **Dependent children:** $200 per CY	**Adults:** $300 per two CY **Dependent children:** $300 per CY
Walker / rollator	$350 combined per three CY		
Wheelchair / scooter	$2,000 combined per five CY		
Prescription drug			
Coverage details	**Reimbursement:** 80% unless otherwise indicated / Generic substitution Includes drugs listed on the Saskatchewan Blue Cross Formulary†		
Prescription drugs & diabetic supplies	$3,000 combined	$5,000 combined	$10,000 combined
Fertility drugs	Not included		$5,000 per lifetime
Smoking cessation drugs	$300 per lifetime		

†*Saskatchewan Blue Cross Formulary* refers to the list of approved prescription drugs as provided by Saskatchewan Blue Cross. The Saskatchewan Blue Cross Formulary includes drugs listed on the Saskatchewan Drug Plan Formulary as well as an expanded list of other drugs.

	BASIC	CLASSIC	ENHANCED
DENTAL BENEFITS			
Basic dental — checkups, cleanings, fillings, extractions and root canals, periodontics, etc.	80% up to $750	**Basic:** 80% / **Major:** 50% $1,000 combined	**Basic:** 80% / **Major:** 50% $1,500 combined
Major dental — crowns, bridges, dentures, etc.	Not included		
Orthodontics	Not included		Dependent children under 18: 50% up to $2,000 per lifetime
LIFE, AD&D AND DEPENDENT LIFE BENEFITS			
Termination age	Earlier of member's retirement or age 70 with a 50% reduction at age 65		
Employee Life and Employee AD&D			
Coverage details	Coverage amounts and volumes are per benefit (Employee Life or Employee AD&D), not combined		
Coverage	$25,000	$50,000	100% of annual salary
Coverage without medical evidence	$25,000	$50,000	**3–9 employees:** $115,000 **10+ employees:** $150,000
Maximum	$25,000	$50,000	$150,000
Dependent Life			
Coverage	**Spouse:** $5,000 **Child:** $2,500	**Spouse:** $10,000 **Child:** $5,000	**Spouse:** $15,000 **Child:** $7,500
Protection Plus Benefits	Included in all groups with 11+ employees		
What it offers	Optional, employee-paid Life, AD&D and Critical Illness coverage at group rates, with no cost to your business. Portable if employees leave. Learn more at **www.protectionplusbenefits.ca/plansponsor**.		
Coverage without medical evidence	Up to set limits within 31 days of your plan start, an employee's group benefits effective date or a qualifying life event.		
CUSTOM OPTIONS Choose additional plan enhancements			
Termination age	**CI, STD, LTD:** Earlier of member's retirement or age 65 **HSA:** Earlier of member's retirement or age 80		
CRITICAL ILLNESS			
Employee coverage	$10,000	$25,000	$50,000
Family coverage	**Spouse:** $2,000 **Dependent:** $1,000	**Spouse:** $5,000 **Dependent:** $2,500	**Spouse:** $10,000 **Dependent:** $5,000
SHORT TERM DISABILITY			
Weekly benefit	66.67% of earnings up to $800	66.67% of earnings up to $1,000	66.67% of earnings up to $1,200
Waiting period	**Accident or hospital stay:** none / **Illness:** seven days		
Benefits paid for	Up to 17 weeks		
LONG TERM DISABILITY			
Monthly benefit	66.67% for the first $2,500 of monthly earnings, plus 55% of the rest		
Maximum	Up to $8,500		
Waiting period	119 days		
Coverage without medical evidence	**3–9 employees:** up to $3,500 **10–24 employees:** up to $5,000 **25–49 employees:** up to $6,500		
Benefits paid for	Up to two years	Up to five years	Up to age 65
HEALTH SPENDING ACCOUNT (HSA)			
Annual credit allocation — available in increments of $100	**Min.:** $100 / **Max.:** $10,000 per employee **Administration fee:** 10%		

Employee and Family Assistance Program (EFAP) & Virtual Care:

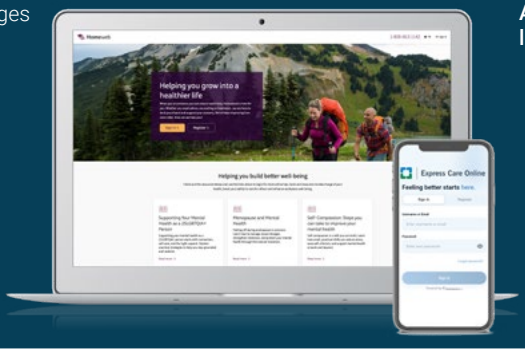
included in ***every*** Business Select plan!

HOMEWOOD HEALTH EFAP

Confidential, professional services by telephone, in person and online. Counselling and coaching sessions are provided on a short-term, solution-focused model.

Get 24/7 access to these services and more:

- Counselling and wellness coaching services for various mental health and addictions challenges
- Digital cognitive behavioural therapy with Sentio iCBT
- Interactive resources like e-learning courses, elder and childcare locators and health risk assessment tools
- Enhanced Mental Health Care for longer-term support
- Key Person Advice Line for leadership, providing immediate consultation, coaching and strategies for any workplace situation that may benefit from professional input



CLEVELAND CLINIC CANADA'S EXPRESS CARE ONLINE (ECO) VIRTUAL CARE PLATFORM

ECO connects members with a Cleveland Clinic Canada nurse practitioner to receive a diagnosis and/or prescription for non-emergent medical conditions. Members and their eligible dependents may seek virtual care support as often as needed.

Available services may include, but are not limited to:

- Personalized consults with no appointment needed
- Requisitions for labs and/or imaging
- Prescriptions for drugs, sent to the patient's pharmacy of choice
- Referrals to local specialists
- Access to services while travelling anywhere in Canada*

*Virtual Care services are available 24/7/365. Service in Quebec is available seven days a week, including evenings and weekends, with 24/7 bilingual customer support.

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.



More than health coverage

Knowledge-building resources

Visit sk.bluecross.ca/build-your-knowledge to access a wealth of resources designed to build an understanding of insurance and take care of your health and wellness, including:

- **Insurance basics**
- **Wellness Weekly blog**
- **Health Literacy and empowerment**

Blue Advantage®

Exclusive savings on health and wellness-related products and services from participating providers across Canada.

Visit blueadvantage.ca.

Member-exclusive wellness webinars

Members receive access to exclusive events and webinars designed to support wellness and healthy living.

Questions? We have *answers.*

WHO IS ELIGIBLE FOR BUSINESS SELECT?

Business Select is available for businesses with a head office in Saskatchewan, 3–49 full-time active employees and at least six months of operating history. Get a quote online or contact your advisor to confirm eligibility.

CAN I CHOOSE A DIFFERENT COVERAGE LEVEL FOR EACH BENEFITS?

Yes, every plan includes three core benefits: Health, Dental and Life, AD&D and Dependent Life Insurance. You can then add optional benefits, such as Short Term Disability, Long Term Disability, Critical Illness and a Health Spending Account.

For each benefit, choose the coverage level that best fits your team and budget: Basic, Classic or Enhanced. If you add a Health Spending Account, you decide how much to contribute for each employee.

CAN I MAKE CHANGES TO THE PLAN LATER?

Yes. Business Select is built to grow with your business. You can add optional benefits any time, as your team and needs evolve. Coverage levels can also be adjusted after the plan has been in place for a minimum of 12 months. Contact your advisor or our team to discuss your options.

HOW QUICKLY CAN I GET COVERAGE?

Business Select plans start on the 1st of the month, with coverage starting as soon as next month. Getting started is simple: enter a few details about your business and employees, build your plan and receive pricing in real time. When you're ready, submit your quote and move straight to a streamlined online application.

GET IN TOUCH

We operate Monday to Friday, excluding statutory holidays.

Our business hours are 8:30 a.m. to 5 p.m.
In-person service hours are 9 a.m. to 4 p.m.

Dedicated Business Select sales and support

Phone: 306-556-3111
Email: BusinessSelect@sk.bluecross.ca

Start your Business Select quote here:
sk.bluecross.ca/quote-business-select

Our offices

Saskatoon: 516 2nd Avenue North
Regina: 100–2275 Albert Street

sk.bluecross.ca • 1-800-667-6853 (toll-free)

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