Coverage *that clicks.*

Business Select®



Flexible benefits plans for
small Saskatchewan businesses.

SK

WHY BUSINESS SELECT?

Built for small business

Built for Saskatchewan-based businesses with 3-49 employees looking for a straightforward, flexible coverage you can tailor to your team, with digital tools that take you from quote to onboarding.

- **Coverage employees value**
- **Flexible plan design**
- **More predictable costs**
- **Digital from quote to onboarding**
- **Local expertise and support**

PLAN DESIGN

Coverage that fits your business

Comprehensive core coverage, included in every plan:

Health care benefits

Supports the everyday health needs employees value most, from prescription drugs and vision care to virtual care and mental health support.

Dental

Preventive and basic services are included at every level, with major and orthodontic coverage available at higher tiers to support employee and family oral health.

Life, AD&D and Dependent Life

Provides financial protection and peace of mind for employees and their families when they need it most.

Designed to grow with your business. Tailor your plan with custom options:

Short-Term Disability

Helps to protect employees' income during a temporary work absence.

Long-Term Disability

Provides ongoing income protection for an extended period of disability.

Critical Illness

Offers a lump-sum benefit to help employees manage the financial impact of a serious illness.

Health Spending Account

Provides added flexibility, allowing employees to claim a broader range of eligible health and dental expenses.

CLICK HERE TO VIEW FULL COVERAGE DETAILS

INCLUDED IN EVERY PLAN

Support beyond traditional benefits

EFAP · Early support and longer-term care

The Employee & Family Assistance Program (EFAP) provides confidential 24/7 counselling and coaching for life's challenges, plus Enhanced Mental Health Care for chronic or complex mental health needs.

Virtual care · Everyday health needs

Nurse practitioners for non-emergency diagnoses, prescriptions and referrals and on-going support for chronic health conditions, as often as needed.

Second Opinion® · Life-changing moments

Access to world-class specialists and centers of excellence for expert review of serious diagnoses, surgeries and treatment plans.



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PLAN DESIGN

Build the right balance of coverage and cost

Mix and match by benefit category

Each benefit, except the Health Spending Account, comes in Basic, Classic and Enhanced, with each level building on the one before. This flexibility allows you to prioritize coverage where it matters most while managing overall plan costs.

CHOOSE A LEVEL FOR EACH BENEFIT

Basic

Core coverage and value

Classic

Higher limits and broader coverage

Enhanced

Richer coverage and enhanced protection

PRICING APPROACH

Designed for sustainability and predictability

Small businesses can be especially vulnerable to unexpected increases in benefit costs when claims experience changes.

HOW BUSINESS SELECT CAN HELP:

Pooled risk

Client claims experience is pooled to reduce volatility and improve stability.

Pooled renewal

Renewal rates are established across the Business Select pool.

More predictable costs

A more stable approach to pricing that supports long-term sustainability.

FROM QUOTE TO COVERAGE

Getting started is easy

1 Gather information

Company & employee details, salaries and plan preferences.

2 Get a digital quote

Valid for 30 days from issuance; rates update if details change.

3 Apply

Apply within the 30-day quote issuance window.

4 Onboard and enroll

Eligible employees are covered from your plan's effective date.

MAKING CHANGES TO YOUR EXISTING PLAN?

Add new coverage. Add Health, Dental, Life, Disability or Critical Illness benefits at any time.

Change a coverage level. Change your coverage level at any time. Once changed, it must remain in place for at least 12 months before another change can be made.

SUPPORT CLOSE TO HOME

Local people, modern tools.

REAL PEOPLE FOR WHEN IT MATTERS

Real people, close by

Offices in Saskatoon and Regina, with local supports where you talk to a real person.

Part of your community

Saskatchewan's trusted health benefits partner of choice for more than 80 years.

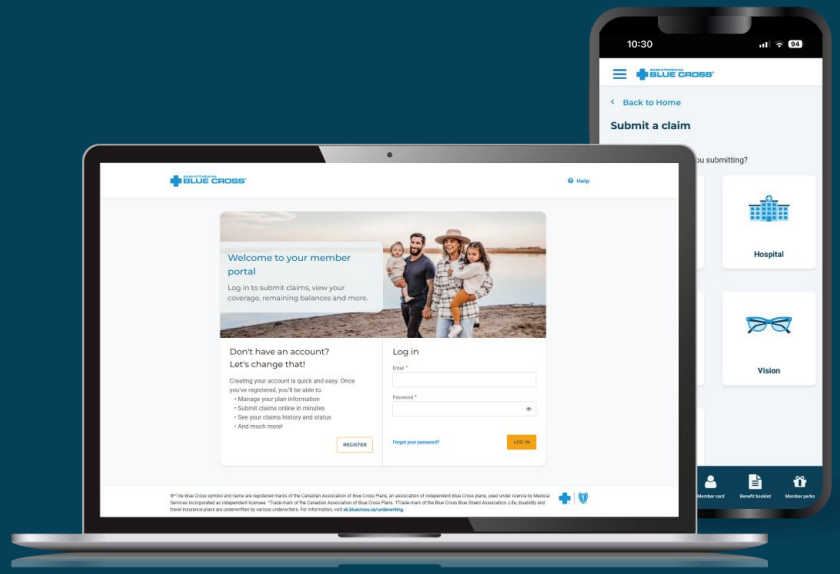
A dedicated Sales and Service team

A dedicated Sales team to support your quoting needs and a dedicated Service team assigned to each of your clients.

SK

TECHNOLOGY FOR THE DAY-TO-DAY TASKS

Your plan, at your fingertips



Employees: submit claims, check coverage and balances, and carry a virtual member card, all in one app.

Plan Administrators: a dedicated portal for day-to-day plan administration.

Advisors: a dedicated portal for day-to-day reporting and renewal support.

Empowering

healthy lives.