

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 Broker 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.

Rob PLAN ADMINISTRATOR

As a small business owner, working with Saskatchewan Blue Cross makes managing my employee benefits package so much easier. Our team loves using the Group Member App to submit claims on the go, and receiving reimbursements direct to their bank accounts makes everything seamless.



Ready to learn more?

Visit sk.bluecross.ca, contact your local insurance broker or get in touch with us at 1-800-USEBLUE[®] or GroupSales@sk.bluecross.ca.

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.

HOSPITAL

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

EXTENDED HEALTH

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



Sarah PLAN MEMBER

As a mechanic at a busy autobody shop, my job can be stressful. I use my benefits to see a massage therapist and chiropractor monthly to help manage stress and keep my body in shape to handle the physical challenges of my job.

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.

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 spouse and dependents for up to 24 months following the death of the employee.

EMPLOYEE FAMILY ASSISTANCE PROGRAM (EFAP)

The Employee and Family Assistance Program (EFAP) provides your employees with direct access to professional counselors, coaching and support, as well as an online library of resources.

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 children and/or spouses 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 & 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 4 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.

ONLINE DOCTORS BY MAPLE

Support your employees' health and wellbeing with best-in-class virtual care. Online Doctors connects plan members and their families with Canadian-licensed general practitioners online. Connect in under five minutes anytime, anywhere.

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