



# Custom Group benefits

## Creating a plan that works for everyone

You know that no two employees have the same benefit needs. Custom Group Benefits offer flexible rates and customizable options, allowing you to design the benefits package that best suits your employees and your business.

Our Custom Group Benefits plans are designed for employers with 20 or more employees who want to cover employee healthcare needs while controlling benefit costs. Custom Group Benefits allow you to offer sustainable benefits to your employees without impacting operations.

Turn over to learn more about our exceptional benefits solutions.

## How our Custom Group Benefits plans work



### HEALTHCARE & TRAVEL BENEFITS

From the start, your plan is completely customizable to your needs.



### CUSTOM OPTIONS

Choose from any options you may need.



### YOUR CUSTOM 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.

## Faiza

### HR MANAGER

“Designing a custom group benefits plan allowed us to offer benefits to our diverse range of employees to meet their individual needs, while also considering the long-term sustainability of the plan.”

I love that I have a dedicated Client Experience Representative, so I know who to reach out to if we ever have questions or need help. We also have access to a library of resources to support communication to our employees about their benefits plan.”



## Benefits at your fingertips

### GROUP MEMBER SERVICES PORTAL & MOBILE APP

Employees can use our Group Member Services mobile app to submit claims in under a minute. Our app comes packed with features, including helping users to find the nearest service provider, check their coverage, and even use their phone as a virtual **Member ID** card.

## Ready to learn more?

Visit [sk.bluecross.ca/custom](http://sk.bluecross.ca/custom), contact your local insurance broker or get in touch with us at 1-800-667-6853 or [GroupSales@sk.bluecross.ca](mailto:GroupSales@sk.bluecross.ca).

## Custom benefits that work for your organization

Choose from a comprehensive selection of benefits to create a fully customized benefits plan, perfectly designed to provide sustainable coverage for your employees.

### Extended health

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

- Accidental dental
- Aerochambers, nebulizers & cpap accessories
- Ambulance
- Blood pressure monitors
- Breast prosthesis
- Cardiac rehabilitation
- Diabetic supplies and equipment
- Eye examinations
- Hearing aids
- Medical supplies & equipment
- Mobility aids
- Orthopaedic shoes & foot orthotics
- Ostomy supplies
- Out-of-province referrals
- Oxygen
- Private-duty nursing
- Paramedical practitioners
- Prosthetic appliances
- Semi-private or private hospital room

### Vision care

- Glasses, contact lenses, laser eye surgery, visual training/remedial eye exercises

### Prescription drugs

- Saskatchewan prescription drug plan formulary drugs and/or non-formulary drugs
- Pay direct card

### Travel

- Accidental dental services
- Ambulance services
- Diagnostic
- Hospital accommodation
- Meals & accommodation
- Medical appliances
- Nursing services
- Paramedical practitioners
- Prescription drugs
- Physicians & surgeons
- Repatriation
- Return of deceased
- Transportation to visit the insured
- Vehicle return
- Worldwide travel assistance

### Dental

- Basic Dental Services
- Major Restorative Dental Services
- Orthodontic Dental Services

### Second Opinion®

- Eligible plan members and dependents with qualifying medical conditions can access independent medical review done by top specialists

### Life insurance & Accidental death & dismemberment

- Life insurance
- Accidental death & dismemberment
- Dependent life (from live birth or, in the case of still birth, 28 weeks gestation)
- Optional life insurance for employee or employee and spouse
- Optional accidental death & dismemberment for employee or employee and spouse

### Disability insurance & management

- Short term disability insurance provides weekly benefits
- Long term disability insurance provides monthly benefits
- Top-up coverage may be added to long term disability benefit to enhance coverage
- Disability management solutions developed in partnership with organizations to maintain both your commitment to employees and the sustainability of your benefits plans

This brochure contains an overview of Custom Group Plans offered by Saskatchewan Blue Cross. It is not intended as a contract or policy, nor a complete description of all benefits. Life Insurance, Accidental Death & Dismemberment, Disability, and Critical illness benefits are underwritten by Blue Cross Life Insurance Company of Canada®, an independent licensee of the Canadian Association of Blue Cross Plans.

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### Critical illness

- Provides a lump sum cash payment to help with the financial impact of an unexpected critical illness

### Cost plus reimbursement

**(only available as an add-on to extended health, drug and/or dental benefit selections)**

- If your group benefits plan has a benefit maximum or does not cover all CRA eligible expenses, cost plus health reimbursement can bridge the gap
- Cost plus can be used to supplement any CRA eligible medical, hospital, dental and vision expense
- Eligible expenses and administration fees may be tax-deductible as a business expense

### Employee & Family Assistance Program

- 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
- Counseling is available in person, by telephone or online, and our EFAP partners do their best to accommodate employees' preferences
- EFAP helps employees take practical, effective steps to improve well-being and be the best they can be

### Employee spending accounts

#### HEALTH SPENDING ACCOUNTS

Health Spending Accounts (HSA) are a non-taxable benefit that allows you to reimburse health expenses not covered by your Group Benefits Plan or government programs, and helps with co-insurance payments, deductibles, and amounts in excess of health and dental plan limits.

Employers specify the pre-tax credit to be available to your employees. Employees use the credits toward medical expenses that meet the eligibility of the CRA.

#### PERSONAL SPENDING ACCOUNTS

Personal Spending Accounts (PSA) allow you to address employee health and wellness needs at a holistic level, providing support for physical health, mental and emotional health, career health, and quality of life. You choose from the following categories, available in any combination:

- Health & wellness support
- Fitness & sports activities & equipment
- Insurance premiums
- Family care
- Supplements & meal replacement
- Other medical
- Green living
- General lifestyle
- Alternative health treatments
- Recreation & leisure
- Personal development
- Productivity & other

You determine the amount of credit to be allocated to the employee's account. Your employees use the credits toward expenses related to maintaining and enhancing health and wellness. The CRA defines the majority of PSA expenses as taxable benefits.

### 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 in five minutes or less, anytime, anywhere

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