

# Protection Plus Benefits

For ~~what~~ who matters most.



Enhance your total rewards strategy with *Protection Plus Benefits*

Provide your plan members access to valuable protection they need for life's unexpected events, at no cost or added administrative work for you.

Today's plan members want greater choice and control over how they spend their benefit dollars and contribute to their wellbeing – making plan flexibility an important feature to attract and retain talent.



#### **Hassle-free digital experience**

Our secure online platform makes the entire process a piece of cake. It's intuitive and support from our licensed agents is just a phone call away.



#### **Elimination of administration**

We collect premiums directly from members and the ongoing administration processes associated with payroll deduction are no longer required.



#### **Personalized coverage**

Members select the products and amount of coverage that meets their needs.



#### **Portability**

Members are able to keep their coverage even if they leave your group plan.



#### **Quotes in less than 90 seconds**

Members see their premium in real time as they make their product/coverage selections. Group rates make these selections more affordable.



#### **Turnkey engagement plan**

We work with you to execute a communication plan that works best for your organization. We have the tools to educate and engage members.



#### **Super-fast enrolment**

The online application only takes minutes to complete and is signed electronically. It's smart enough to only ask the questions we need answered.



#### **Great service**

We have a dedicated toll-free number for members and we work directly with you to ensure you get a streamlined and uniform experience too!





### Critical Illness

Provides lump-sum payment that helps covers expenses associated with 36 life-altering illnesses.



### Life

Helps cover final expenses and provides financial security for loved ones in the event of death.



### Accidental Death and Dismemberment

Provides added protection in the event of an accident causing serious injury or death.

Canadian workers are financially vulnerable to the risks of major illnesses or injuries or loss of life. Even for workers with disability coverage, there can be many medical and non-medical expenses that will put them at financial risk.

## Benefits Summary

Benefit	Term age	Non-Evidence Limit (NEL) <sup>1,2</sup>			Benefit Maximum		
		Member	Spouse	Child	Member	Spouse	Child
Critical Illness <sup>3</sup>	70	\$40,000	\$40,000	\$10,000	\$250,000	\$250,000	\$10,000
Life <sup>3</sup>	70	\$100,000	\$50,000	\$25,000	\$500,000	\$500,000	\$25,000
Accidental Death and Dismemberment (AD&D)	70	Can be selected as an add-on to Life, with single or family coverage available. For the member, coverage will match their approved amount of Life coverage. For family coverage, the spouse is covered for 40% of the member's approved coverage amount (50% if no covered children) and each child is covered for 5% of the member's approved coverage amount (10% if no covered spouse).					

1 - Applies during a defined 31-day open enrolment period, or within 31 days of the eligibility date of a new member or spouse, or the date the member experiences a qualifying life event

2 - For groups foregoing the use of the Medavie Blue Cross digital insurance platform, all new amounts of coverage require proof of health

3 - Available in units of \$10,000 for Member and Spouse and units of \$5,000 for Child

## Who's eligible?

Members who are under the age of 70 and actively working at their usual place of employment, according to their regular work schedule, (and their eligible dependents) can apply. Seasonal and contract workers are ineligible.

## Monthly rates

### Life (per \$10,000)

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
0 to 24	\$0.67	\$0.99	\$0.53	\$0.67
25 to 29	\$0.63	\$0.93	\$0.47	\$0.66
30 to 34	\$0.70	\$1.08	\$0.54	\$0.73
35 to 39	\$0.79	\$1.33	\$0.66	\$0.99
40 to 44	\$0.98	\$1.83	\$0.82	\$1.34
45 to 49	\$1.48	\$3.33	\$1.09	\$2.31
50 to 54	\$2.12	\$5.43	\$1.53	\$3.28
55 to 59	\$3.61	\$9.34	\$2.74	\$5.55
60 to 64	\$6.33	\$15.82	\$4.44	\$8.84
65 to 69	\$11.16	\$25.11	\$7.73	\$13.90

### Critical Illness (per \$10,000)

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
0 to 24	\$0.92	\$1.19	\$0.89	\$1.05
25 to 29	\$1.15	\$1.58	\$1.26	\$1.55
30 to 34	\$1.34	\$1.92	\$1.73	\$2.25
35 to 39	\$1.80	\$3.05	\$2.57	\$3.50
40 to 44	\$2.88	\$5.27	\$3.83	\$5.45
45 to 49	\$4.78	\$9.10	\$5.87	\$8.61
50 to 54	\$8.60	\$15.60	\$8.56	\$12.90
55 to 59	\$15.19	\$27.21	\$12.81	\$20.45
60 to 64	\$25.25	\$42.26	\$18.42	\$30.23
65 to 69	\$36.11	\$62.98	\$28.56	\$44.19

### Child rate: \$1.03 per \$5,000

Covers all children, independent of family size

### Child rate: \$1.91 per \$5,000

Covers all children, independent of family size

### AD&D (per \$10,000)

Member only	Family
\$0.43	\$0.62

Rates exclude applicable sales taxes.

When you offer *Protection Plus Benefits* as part of your total rewards strategy, you are providing your plan members with affordable, personalized coverage that can help them safeguard their financial wellbeing during times when money is the last thing they should worry about. Learn more [online](#) or reach out to your Blue Cross representative.