



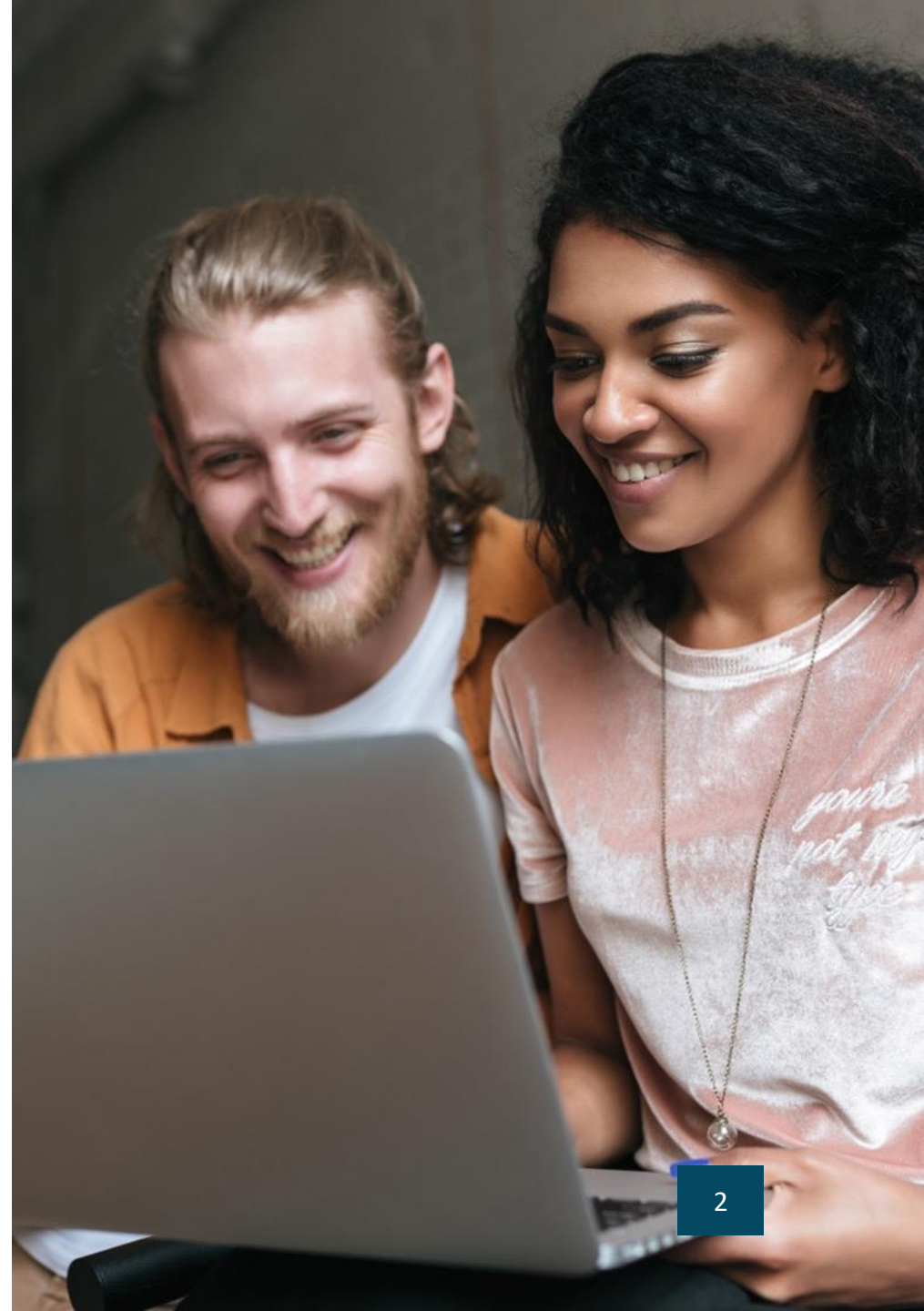
Protection Plus Benefits

Open Enrolment Guide



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What Administrators tell us they like about *Protection Plus* Benefits

- ✓ A great add-on to improve the member experience
- ✓ Completely digital. No paperwork!
- ✓ No cost to the union. Members are billed directly by pre-authorized debit or credit card.
- ✓ No payroll deduction means no ongoing administration
- ✓ Members can take the coverage with them when they leave, without any action required
- ✓ No medical underwriting (for certain coverage amounts) during open enrolment

“It’s a cool platform. I have never seen anything like this. Super user friendly. No health questions drove a lot of people to secure coverage. We had very few people with optional benefits previously.”

- Kate, Plan Administrator

As a new **Protection Plus** Benefits client:

- Members are eligible for an **open enrolment period!**
- **Guaranteed coverage amounts** are available during open enrolment
- Open enrollment takes place between January 29 and February 29, 2024

▶ It's important that members are aware of this **time-limited** opportunity.

Here's what you can expect...

...BEFORE Open Enrolment

1



We will send you an email about your upcoming open enrolment

2



This email will include the dates of your open enrolment period and how to apply

...DURING Open Enrolment

1



Tell members they can apply without medical questions!

2



We'll send email reminders to you and directly to members



Employees *and* plan administrators tell us they value these reminders

...AFTER Open Enrolment

1



Share info with new members about how to apply (same access code)

2



New members can apply without medical questions within 31 days of hire

Product Overview

| | <u>Critical Illness</u> | <u>Life</u> | <u>AD&D</u> |
|---|---|---|---|
| Eligible for coverage | Member, Spouse, Child | Member, Spouse, Child | Member (Single or Family) |
| Term age | 70 | 70 | 70 |
| Non-Evidence Limit (per insured) | \$40,000 Member \$40,000 Spouse \$10,000 Child | \$100,000 Member \$50,000 Spouse \$25,000 Child | N/A |
| Max | \$250,000 Member \$250,000 Spouse \$10,000 Child | \$500,000 Member \$500,000 Spouse \$25,000 Child | \$500,000 Member Benefit payments for spouses are 40% of the member amount (50% if no child). For children, benefit payments are 5% of the member amount (10% if no spouse) |
| Increments | \$10,000 Member \$10,000 Spouse \$5,000 Child | \$10,000 Member \$10,000 Spouse \$5,000 Child | \$10,000 (matches Member's Life amount) |

Informing members about *Protection Plus* Benefits

JANUARY 2024

| SUN | MON | TUE | WED | THU | FRI | SAT |
|-----|-----|-----|-----|-----|-----|-----|
| 31 | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | 1 | 2 | 3 |

FEBRUARY 2024

| SUN | MON | TUE | WED | THU | FRI | SAT |
|-----|-----|-----|-----|-----|-----|-----|
| 28 | 29 | 30 | 31 | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 1 | 2 |

| Date | Communication |
|----------------------------------|--|
| Early January | All members and administrators receive information about Protection Plus and upcoming open enrollment period |
| January 24 | Plan Administrator introductory webinar |
| January 29 | Open enrollment begins All members receive information via mail and email where possible |
| Throughout the month of February | Reminder emails and inclusion in Union Matters newsletter Social media posts Member webinars: <ul style="list-style-type: none"> February 5 at 7:00 PM February 13 at 12:00 PM February 22 at 9:00 AM |
| February 29 | Open enrollment period concludes |



Frequently asked questions

What is an open enrolment period?

This is the only time period during which existing members do not need to provide medical information to secure up to \$100,000 in life coverage or \$40,000 in critical illness coverage. This is the amount of coverage that is guaranteed.

If members apply outside this period, they will need to complete a health questionnaire as part of their online application and be medically underwritten to secure any amount of coverage (unless they experience a qualifying life event like marriage, birth of a child, etc).

This is why it is so important to let members know when an open enrolment is happening!

Who can apply?

All members (except seasonal and casual members) working more than 20 hours per week who are actively at work are eligible to apply. They can obtain coverage for themselves and/or their spouse and they can cover their dependent children under age 21 (or under age 26 if a full-time student) if they select coverage for themselves and/or their spouse.

How do members apply?

Members can apply in minutes by visiting protectionplusbenefits.ca, clicking 'Get a quote' and typing in the access code **MYSGEU**.

Members simply select who they want to cover, and the coverage amount they want to suit their needs and budget. They select the coverage that works for themselves and their family and then complete the online application. It's that easy!

How much does it cost?

Rates appear in real time as members make their coverage selections, after clicking 'Get a quote' at protectionplusbenefits.ca. No math required! The price is impacted by several factors, including the amount of coverage selected, sex at birth, age, use of tobacco products and the applicable tax.

To manage the risk associated with aging, premiums change when entering a new age band. Starting at age 25, age bands are in 5-year increments (i.e. 25-29, 30-34 and so on). We always advise members by mail, two months in advance, whenever there is a change to their premium.

What happens to the employee's coverage when they leave the company?

Protection Plus Benefits coverage is portable and will continue automatically even if they're no longer an SGEU member. Premiums will continue to be deducted via pre-authorized debit or credit card and the member remains eligible to submit claims, assuming that all other terms of coverage are met. No action is required unless the member decides to cancel their coverage.

All Protection Plus Benefits terminate at age 70.

Need assistance?

Contact the Plus Benefits Team at Blue Cross Life directly at 1-844-949-3809 or send an email to protectionplussupport@bluecrosslife.ca.





This document is designed to provide summary information about Protection Plus Benefits and related coverage. It is not a contract and the rights of insured persons are subject to the terms and conditions of the policy.



™ Trademark of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross Plans. Blue Cross Life is the underwriter of all portable Protection Plus Benefits..