

| **ADVISOR**  
**FAQ**

### **What group insurance products does Benefits by Design (BBD) Inc. offer?**

BBD has a fairly extensive product shelf for you to work with! Help your clients design an employee benefits plan with any of the following benefits:

- Life Insurance
- Dependent Life Insurance
- Optional Life Insurance
- Accidental Death & Dismemberment
- Critical Illness
- Short Term Disability
- Long Term Disability
- Extended Health Care
- Dental Insurance
- Business Assistance Program
- Medical Second Opinion Services
- Employee Assistance Program
- Health Care Spending Account
- Personal or Wellness Spending Account
- Travel Insurance
- Diagnostic Specialist Access Insurance
- Expatriate Insurance

We also have individual insurance offerings.

### **Does BBD offer stand alone coverage for certain insurance products?**

Yes, as long as the benefit plan includes at least \$100 in insured monthly premium, we offer these products on a “stand-alone” basis (underwriting review may be required):

- Extended Health Care (EHC)
- Dental Insurance (\*available for groups with 10+ participating)
- Critical Illness Insurance (CI)
- Employee Assistance Program (EAP)
- Diagnostic Specialist Access Insurance (DSAI)
- Expatriate Insurance

We also offer Health Care Spending Accounts (HCSA), Wellness Spending Accounts (WSA) and Combination Spending Accounts under our Standalone® product line. These products have no minimum premium requirements and are available to groups as small as one person.

### **My client has just opened a new business. Is this company eligible for group benefit coverage?**

In order to be eligible for group benefit coverage, groups must have been in business for a minimum of 1 year.

However, our Standalone® product line has no such stipulations and is a viable solution for groups with part-time or seasonal employees. Alternatively, individual health and dental options are available through Health Assist™.

### **Does a Green Shield Canada (GSC) Health Care Spending Account (HCSA) coverage require a security deposit at time of sale?**

Yes, BBD requires a security deposit equal to two months of anticipated claims as well administration fees and applicable taxes (three months is required if the plan is not set up for Pre-Authorized Debit payments). This deposit is fully refunded if the HCSA arrangement is discontinued, and is not applied to the first months HCSA claims paid.

### **Does Benefits by Design (BBD) Inc. have a benefits solution for my client who has Canadian employees working abroad?**

For Canadian companies who send Canadians to work abroad, we can provide Medical, Dental & Vision plans to 1 or more employees and all-inclusive packages for groups with 3 or more expatriates. Includes war risk coverage. No medical underwriting and no pre-existing condition exclusions.

### **My Canadian client has a division based out of the USA who is looking for benefits. Does BBD have a solution?**

BBD has a partnership with Havern. For Canadian companies who want to provide benefits to their US employees/affiliates, Havern can help you out! This large US brokerage is licensed to do business in all the United States and will work with you to customize and administer the US benefits plan.

### **What is BBD's standard turnaround time for quotes?**

We have a hard-working New Business team dedicated to providing you with quality, competitive quotes. Give us 5 - 6 business days, and it's yours.

### **What is the smallest group size BBD will quote?**

We're proud to support small Canadian businesses.

**For a fully-insured plan**, we do require a minimum of three\* (3) employees insured for all quoted benefits. It's group insurance, after all! (It's okay if someone waives health and dental coverage – we'll insure as few as two (2) lives for these benefits).

However, we do have options for groups **smaller than three lives**. Surprised? Don't be!

#### **Standalone®**

Our Standalone product line provides a Health Care Spending Account (HCSA), Wellness Spending Account (WSA), or a combination of the two with no minimum number of employees, hours worked, or premium requirements. In fact, the only requirement is that the group be an incorporated business.

#### **Health Assist™**

Health Assist offers varying levels of individual health and dental coverage through two products: LINK and ZONE. Health Assist is offered through our partners at Green Shield Canada (GSC) and through it, we're able to offer guaranteed coverage.

### **What is the minimum premium required for a fully-insured plan?**

To quote a fully-insured benefit plan, we require a minimum of \$100 of insured premium.

### **What are BBD's minimum participation requirements?**

For a fully-insured plan, our participation requirements are as follows:

3 - 9 employees: 100% participation (for non-contributory or compulsory plans.)

10+ employees: At least 75% participation of eligible employees is required (for contributory plans.)

### **How many hours per week must an employee work to be eligible for coverage?**

For a Fully-Insured plan, employees must work a minimum of 20 hours per week to be eligible for coverage.

However, our Standalone® product line has no such stipulations and is a viable solution for groups with part-time or seasonal employees.

### **How does BBD's stop-loss work?**

Our standard stop-loss limit is \$10,000 per individual;  
Health claims in excess of \$10,000 are removed from claims experience when we establish renewal rates;  
Stop-loss applies to in-country claims and all out-of-country claims are pooled from 1st dollar;  
Stop-loss levels don't change based on the number of insured lives;  
Stop-loss covers all health expenses;  
Pre-existing conditions don't affect stop-loss coverage.

### **What are BBD's family content regulations?**

Groups with more than 50% of employees from the same family may be subject to medical underwriting.