



Benefits by Design (BBD)

Starter Plan

Receive a competitive **quote in two days.**

The BBD Starter Plan is the most popular benefit plan for small businesses who are providing benefits to their employees for the very first time.

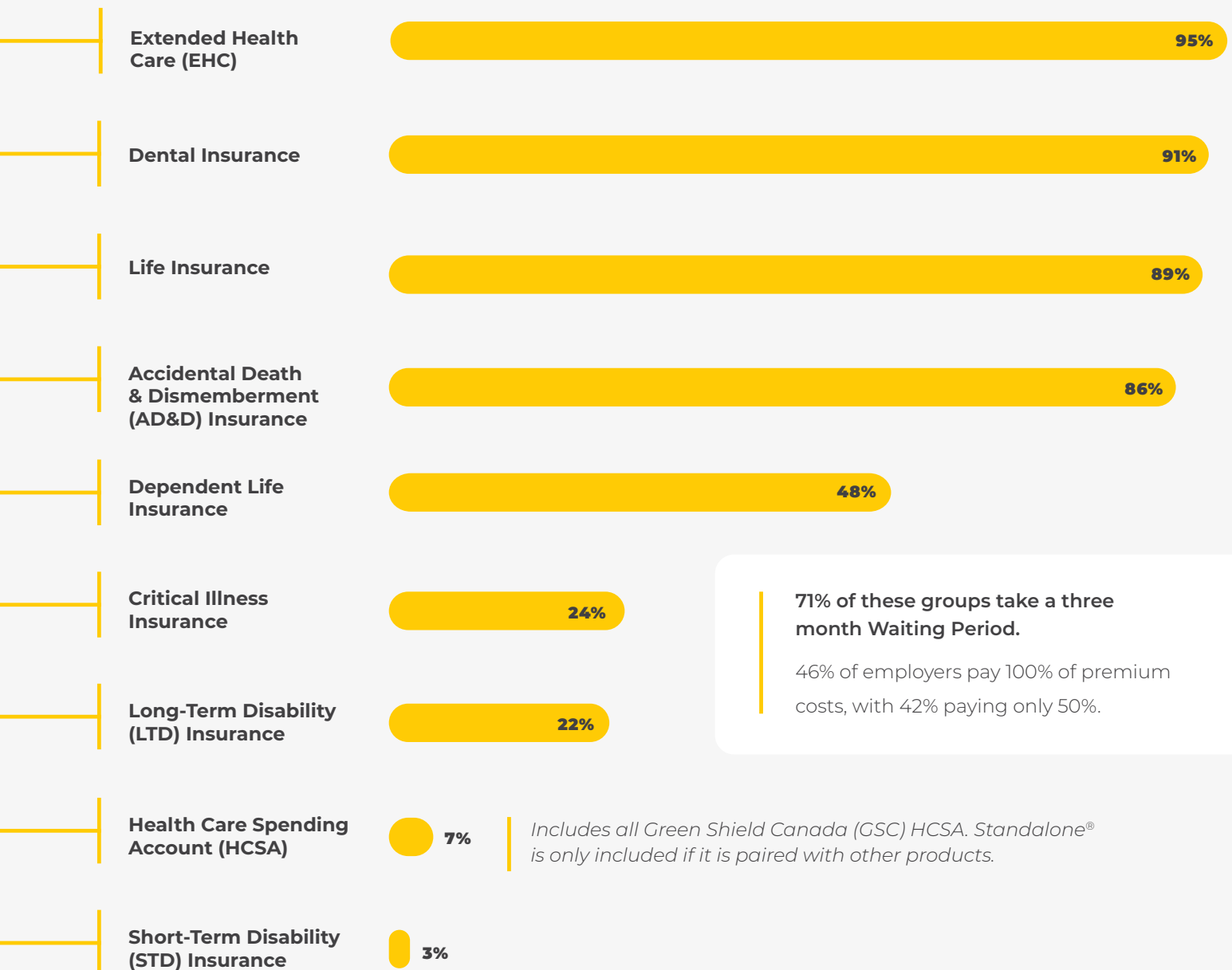
- Get a quote within 2 business days of us receiving your information
- Be sure that your benefit plan is competitive to what other businesses are offering
- Further customization available
- Collage HR HRIS and Benefits Sync embedded at no extra cost

Pricing starting at **\$85 (Single)** / per employee per month.

Pricing starting at **\$220 (Family)** / per employee per month.

+ What employee benefits do companies with 3 to 10 employees have?

Data represents companies with 3 to 10 employees who have group benefits through Benefits by Design (BBD)



71% of these groups take a three month Waiting Period.
 46% of employers pay 100% of premium costs, with 42% paying only 50%.



Plan Design

Please see below the full list of plan design offerings.

Life & AD&D	Flat life of \$25,000
Dependent Life	\$10,000 spouse, \$5,000 child
Extended Health Care	No deductible No drug deductible 80% coinsurance Drugs/EHS/Paramedicals Drug maximum of \$10,000 Semi Private hospital Paramedicals are per practitioner at \$500
Dental	No deductible 80% coinsurance on Basic \$1,500 basic maximum 6 month recalls
Collage HR <i>Human Resources Information System (HRIS)</i>	Collage HR is a leading Human Resources, benefits, and payroll solution that allows employers to streamline their people and payroll processes through an easy-to-use platform. Collage HR offers leading management solutions to compliment BBD's benefits administration, including record management, performance reviews, time-off tracking , recruiting, employee training, and more. Collage HR is an optional benefit with no added cost. Groups who wish to utilize this added service are asked to inform BBD as part of the implementation process.

With this plan design, Benefits by Design (BBD) standard coverage includes **Extended Health Care (EHC), Dental Insurance, Life Insurance, Dependent Life Insurance, and Accidental Death & Dismemberment (AD&D) Insurance.**

In addition, we offer you the ability to customize your plan with options, including Disability Insurance, Spending Accounts, an Employee Assistance Program (EAP), Critical Illness Insurance, Diagnostic Specialist Access Insurance (DSAI), and Optional Life, Optional AD&D and Critical Illness Insurance.

Please speak to your Director of Partner Solutions, TPA+ about these options!

**Any customization or additions to the BBD Starter Plan are subject to our standard quoting time of five days.*



Ready to Quote?

To get started on your two-day quote, we'll need some basic information from you. Please fill out all fields and complete the employee data sheet below.

Name of Employer	
Are there any eligible employees who are not participating in the plan?	Yes No
Do all employees work a minimum of 20 hours per week?	Yes No
Are all employees covered by Worker's Compensation Board (WCB)?	Yes No
What percentage of employees are related either by blood or by marriage?	%
Are any eligible employees currently absent from work? If yes, please provide details <i>Please provide additional information by email with submission of this document.</i>	Yes No
Are any eligible employees presently disabled? If yes, please provide details including date of disability, nature and prognosis <i>Please provide additional information by email with submission of this document</i>	Yes No

Employee	Gender (M/F/Undisclosed)	Single or Family	Birth DD/MM/YY	Age	Salary	Hours/Week	Seasonal Employee Y/N	Job Title	Hire Date	Province
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			
	M F Undisclosed						Y N			





Plan Assumptions

- The Starter Plan is being quoted based on the standard plan design, unless otherwise specified.
- Employees must be under the age of 70 in order to be eligible for Life, Accidental Death & Dismemberment, Dependent Life, Short Term Disability, Extended Health Care, Dental and Critical Illness benefits, unless current coverage is in place.
- The employer has been in business for a minimum of 1 year.
- The employer will pay at least 50% of the total premium.
- All full-time employees work a minimum of 20 hours per week.
- To be on a group plan, seasonal workers must work a minimum of 25 hours per week for 8 months of the year. Only earnings from the plan sponsor are eligible.
- Contract employees can be included if they provide services exclusively to the employer and are actively working for the employer on a regular full-time contract basis for a minimum of 25 hours per week within a minimum contract duration of 12 months and for whom the employer makes payroll deductions. Only income earned from the plan sponsor will be considered insurable for disability benefits or multiple of earnings for life benefits. Where coverage is extended to contract workers, participation is mandatory for all contract workers who meet the minimum hour requirement.
- No more than 50% of the eligible employees are members of the same family.
- All employees listed in the census have to have Canadian Pension Plan (CPP) or the Régie des rentes du Québec (QPP) and Employment Insurance (EI) deducted at the source (if eligible).
- Any employees on work visas have expiry dates that are at least two years from the effective date of the plan and have provincial replacement coverage.
- There are no employees currently with Native Status on the plan, as this would impact the taxability status of disability benefits for these employees.
- There are no employees off work due to a disability (unless disclosed at the time of quote).
- All employees have Workers' Compensation Board (WCB) coverage unless otherwise indicated.
- There must be at least 50% common ownership of the participating companies in cases of common ownership of multiple companies.
- Minimum participation requirements are met:
 - Groups with 10+ employees require 75% participation for contributory plans and 100% participation for non-contributory plans.
 - Groups with less than 10 employees require 100% participation.
- Premium rates and plan design to be implemented on the effective date will be recalculated based on the actual enrollment of eligible employees and the plan selected.
- This quote is based on the assumption that there are no employees/dependents within Canada Extended Health claims exceeding \$10,000 per year.