



Your guide to group benefits for small business



A plan advisor's guide to Manulife's small business solutions



Benefits for small business

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Why recommend group benefits?

Group benefits programs are an excellent way for you to serve the needs of your clients who are small business owners. Group benefits can be a key element in an effective business plan. Introducing group benefits to your clients is an excellent way to strengthen their ability to compete, demonstrate your expertise and value, and underscore your role in helping them achieve their overall financial goals, both personal and professional.

Why recommend Manulife?

We support plan advisors with an array of services and resources intended to help you fully explore the opportunity that small business represents to the financial services sector. With a keen understanding of the challenges and concerns faced by small entrepreneurs, you will be better equipped to meet the needs of your clients, help them achieve success, and build strong and fruitful client-advisor relationships.

Some of Manulife's unique tools include:

- the Small Business Solutions Centre (winwithsmallbiz.ca),
- the shop for business owners (smartbusinessmove.ca),
- the plan advisor tool kit (repsource.ca),
- the Manulife Financial Small Business Research Report (smallbizresearch.ca), and
- the Continuing Education Centre (repsource.ca) is an online learning resource where you can earn valuable CE credits while you prepare yourself to truly win with small business.

We further support you with local teams of benefits professionals who completely understand your market and its unique challenges.

When you recommend Manulife, your clients gain:

- an affordable way to help protect employees and their families,
- a competitive edge in winning the best talent, and
- a tax-effective form of employee compensation.

Our programs are devised to help create and maintain productive workplaces. We encourage employee health and wellness, assist plan members with injuries or illnesses, and help make it easier for you, your clients, and their plan members to do business with us. Our programs are flexible, affordable, sustainable, and we guide and support you and your clients through every step in the process.



Overview

Who is eligible?

- Businesses with 2 to 50 employees.
- Employees must be actively at work for the Policyholder or any Associated Company on a full time basis at the employee's usual place of work in Canada. A full time basis is a normal work schedule of at least 20 hours per week for 52 weeks per year, including paid vacation.
- Various waiting periods are available ranging from nil to 12 months.
- Five employee classes available (subject to Manulife underwriting guidelines).

- coverage exists through another and/or previous employer (i.e., severance package, retirement package)
- armed forces, reserve forces coverage
- Indian Status
- Alberta Blue Cross Group 66 coverage
- union coverage
- a student has benefit coverage through University/College
- decrease in spousal coverage
- dental only: spouse works for dental office and obtains free dental services
- EHC only: if spouse is over age 65 and has coverage through RAMQ

Participation requirements

Size of group	Cost paid by	Minimum participation requirement (%)
2 – 9 employees	Employer	100
	Employer and employee	100
10 – 50 employees	Employer	100
	Employer and employee	75

Employees may waive Extended Health Care and/or Dental care benefits under certain circumstances. Valid reasons to waive EHC and/or Dental benefits include:

- spousal coverage exists
- coverage exists through social assistance

Day to day coverage

Extended health care

Drugs

Drug plan type	Reimbursement (no drug card)	Pay-direct (drug card) or deferred payment
Drug plan basis	<ul style="list-style-type: none"> Brand or generic or provincial formulary Option to include vaccines and lifestyle drugs 	<ul style="list-style-type: none"> Brand or generic (voluntary or mandatory) or provincial formulary Option to include vaccines and lifestyle drugs
Deductible	<ul style="list-style-type: none"> \$0 – \$200 single \$0 – \$300 family Applies to all of EHC or just drugs 	<ul style="list-style-type: none"> Per prescription deductible <ul style="list-style-type: none"> – Flat \$0, \$1 – \$10, equal to dispensing fee Percentage – 50% to 100% in 5% increments or RAMQ Dispensing fee – total dispensing fee, \$1 – \$10 (not available in Quebec) Combination – percentage combined with dispensing fee
Reimbursement	<ul style="list-style-type: none"> 50% – 100% or RAMQ 	<ul style="list-style-type: none"> See above
Drug maximum	<ul style="list-style-type: none"> Unlimited, or \$3,000 to \$1,000,000 per calendar year 	<ul style="list-style-type: none"> Various options from \$3,000 per calendar year to unlimited

Professional Services

Coverage type	<p>Basic: chiropractor, physiotherapist, psychologist</p> <p>Standard: same as Basic + osteopath, podiatrist, naturopath, speech therapist</p> <p>Standard Plus: same as Standard + massage therapist</p> <p>Enhanced: same as Standard Plus + licensed acupuncturist</p> <p>Enhanced Plus: same as Enhanced + athletic therapist, social worker, chiropodist, dietician, audiologist*</p>
Deductible	Same as drug deductible chosen
Reimbursement	50% to 100% in 5% increments
Maximum	<p>\$250 – \$1,000 per calendar year per practitioner or combined</p> <p>Per visit maximums also available \$0 – \$50</p> <p>* Enhanced Plus has combined maximums as indicated below:</p> <ul style="list-style-type: none"> - Athletic therapist/physiotherapist - Social worker/psychologist - Chiropodist/podiatrist - Dietician/naturopath - Audiologist/speech therapist
Option	No coverage

Additional services

Additional features and options	<ul style="list-style-type: none"> ■ Surgical stockings (\$400 per calendar year) ■ Orthopaedic shoes (\$150 per calendar year) and orthotics (\$400 per 3 calendar years) ■ Private duty nursing up to \$10,000 per calendar year ■ Hearing aids \$500 per 5 calendar years ■ Ambulance services ■ Emergency out-of-Canada treatment with a \$5,000,000 lifetime maximum ■ Emergency travel assistance (60 day trip duration) ■ Trip cancellation insurance ■ 2-year survivor dependant benefits ■ Termination age – choice of 65, 70, or 75 (must match Dental benefit)
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Vision care

Maximum	■ \$50 – \$300 every two years with an every year option available for children
Reimbursement	■ 50% to 100% in 5% increments

Hospital

Options	<ul style="list-style-type: none"> ■ No hospital coverage ■ Semi-private ■ Private ■ Chronic care ■ Convalescent care
Reimbursement	■ 50% to 100% in 5% increments

Health Care Spending Account

Plan design features:	<ul style="list-style-type: none"> ■ Credit carryover: 365 days ■ Grace period: 180 days ■ Minimum allocation: \$250
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Dental care

Number of employees	Basic services	Major services	Orthodontic services*
2	✓		
3-4	✓	✓	✓
5-50	✓	✓	✓

*The group must have at least 3 members with family coverage to be eligible for Orthodontic services.

Plan design options	
Feature	Options
Deductible (single/family)	<ul style="list-style-type: none"> ■ Same as extended health care
Reimbursement	<ul style="list-style-type: none"> ■ Basic services 50% – 100% in 5% increments ■ Major services 50% – 80% in 5% increments ■ Orthodontics 50 – 60%
Benefit maximum Basic	<ul style="list-style-type: none"> ■ Unlimited, \$500 – \$5,000 per calendar year
Benefit maximum Major	<ul style="list-style-type: none"> ■ \$500 – \$5,000 per calendar year
Benefit maximum Orthodontics	<ul style="list-style-type: none"> ■ 3 – 4 lives: 50% up to \$1,000 maximum ■ 5 – 9 lives: 50 – 60% up to \$2,000 maximum ■ 10 – 24 lives: 50 – 60% up to \$2,500 maximum ■ 25 – 50 lives: 50 – 60% up to \$3,000 maximum
Combined maximum	<ul style="list-style-type: none"> ■ Groups with Basic and Major services can elect to have a combined maximum of \$500 – \$5,000 per calendar year
Recall exam	<ul style="list-style-type: none"> ■ Standard 2 visits per year ■ One visit every 6 months ■ One visit every 9 months ■ One visit every 12 months
Provincial fee guide	<ul style="list-style-type: none"> ■ Current ■ Current minus 1 year ■ Current minus 2 years ■ Specialist fee guide
Additional features and options	<ul style="list-style-type: none"> ■ Option to include fluoride treatment for adults ■ 2-year survivor dependant benefit ■ 3-month deductible carry forward ■ Termination age – choice of 65, 70, or 75 (must match EHC benefit)

Income replacement

Short term disability

Plan design options	
Feature	Options
Benefit percentage	<ul style="list-style-type: none"> ■ Non-taxable: 55%, 60%, 66.7% of weekly earnings ■ Taxable: 55%, 60%, 66.7%, 70%, 75% of weekly earnings
Elimination period (days accident/days sickness)	<ul style="list-style-type: none"> ■ 0/3 ■ 0/7 ■ 14/14
Maximum (increments of \$100)	<ul style="list-style-type: none"> ■ \$500 to \$1,500 or current EI maximum
Benefit payment period	<ul style="list-style-type: none"> ■ 13, 15, 17, or 26 weeks ■ 10 lives and more – 52 weeks
Termination age	<ul style="list-style-type: none"> ■ 65 or 70 (must match life benefit elected)
Other features and options	<ul style="list-style-type: none"> ■ No evidence of insurability requirements ■ Benefit qualifies for Employment Insurance premium reduction ■ 24-hour coverage available to select industries ■ Option to include first day hospital coverage

Long term disability

Plan design options	
Feature	Options
Benefit percentage	<ul style="list-style-type: none"> ■ Non-taxable: 60%, 66.7% of monthly earnings ■ Taxable: 60%, 66.7%, 70%, 75% of monthly earnings ...or... ■ Graded schedule: variable amounts for either a 2 tier or 3 tier schedule. Example: 66.7% or 55% of the first \$2,500, 50% of the next \$3,500, plus 40% of the excess
Elimination period (corresponding to STD benefit period if applicable)	<ul style="list-style-type: none"> ■ 90, 105, 119 or 179 days ■ 10 lives and more – 365 days
Maximum (increments of \$100)	<ul style="list-style-type: none"> ■ 2 – 24 lives: \$1,500 to \$10,000 ■ 25 – 50 lives: \$12,000
Benefit payment period	<ul style="list-style-type: none"> ■ 2 years, 5 years, to age 65
Definition of disability	<ul style="list-style-type: none"> ■ Any occupation or 2 years own occupation
Cost of living adjustment (COLA)	<ul style="list-style-type: none"> ■ Nil, 1%, 2%, 3%, 4%, 5%, 6%
Other features and options	<ul style="list-style-type: none"> ■ Benefit terminates at age 65 ■ Non-evidence limits available to all cases

In a change of carrier situation, grandfathering of current insured amount is available upon request and subject to underwriting approval.

Wellness

Workplace Advisor – value added feature

Workplace Advisor is an employee assistance program designed to support small business owners with 2 to 50 plan members. The service includes unlimited access to most forms of short-term counselling for employees and their eligible dependants.

Other features:

- toll-free access to manager coaching to assist with addressing employee issues that surface in the workplace,
- online Human Resource library,
- online courses for leaders and plan members,
- online eldercare and childcare search, and
- trauma response service.

Health eLinks® – value added feature

Health eLinks® supports employee health and wellness through a powerful online knowledge centre of health-related information. Health eLinks includes an online health risk assessment (HRA). The HRA uses a series of interactive questions to deliver a score to participants. The HRA allows a plan member to track his or her results and it provides access to information, action plans and other tools to help the member understand his individual health.

Health Service Navigator® – value added feature

Health Service Navigator is an innovative one-stop access point for:

- integrated health tips and tools,
- medical condition information,
- electronic resources to help navigate the Canadian health care system, and
- access to world-class doctors for second opinions on serious illnesses.

The service is easy to access, reliable, up-to-date and available at the click of a mouse or a simple telephone call.

Enhanced wellness

Resilience®

Build resilience with Manulife's employee assistance program designed for groups with a minimum of 25 plan members. Resilience offers managers, employees and eligible family members a full range of completely confidential counselling, self-development, and health management services wherever they live, work, and travel across Canada. It offers the full range of services offered through Workplace Advisor plus additional services tailored to the needs of larger organizations.

Catastrophic coverage

Employee life insurance

Plan design options:

- Flat amounts (in increments of \$5,000)
- Multiples of annual earnings (1x, 2x, 3x, 4x, 5x in increments of .5)
- Minimum benefit \$10,000
- Maximum benefit:
 - \$1,000,000 for groups with 2 to 24 plan members
 - \$1,500,000 for groups with 25 to 50 plan members

Other features:

- Compassionate assistance program – provides an advance loan on an employee's group life insurance benefit when terminally ill
- Coverage usually reduces by 50% at age 65 and terminates at age 70
- Additional option to reduce benefit to \$5,000 at age 70 and terminate at age 75

Dependent life insurance

Plan design options:

- Spousal benefit amounts from \$5,000 – \$25,000 in \$5,000 increments
- Child benefit amount – 50% of the spousal amount
- Child eligibility – from live birth, from 1 day, or from 14 days
- Termination age – choice of 65 or 70
- Two year survivor's benefit

Accidental death and dismemberment (AD&D)

The benefit may match a life insurance benefit but it is not required to do so.

Plan design options:

- Basic plan
- Enhanced plan including rehabilitation, repatriation, family transportation, spousal occupational training, and dependant education

Critical Illness insurance

A variety of coverage amounts available based on the size of the group

- 2 to 4 lives – flat \$10,000
- 5 to 9 lives – \$10,000 up to \$25,000*
- 10 or more lives – \$10,000 up to \$50,000*

* \$10,000 minimum increasing by increments of \$5,000

Optional and member-billed

Optional benefits are a great way for a plan sponsor to offer more benefit choices to plan members. Supplementing the basic insurance coverage received through their group benefits plan, optional benefits enable plan members to easily purchase the additional life, accidental death and dismemberment, and critical illness insurance coverage they need.

Personal Benefits

Personal Benefits take this flexibility to another level. When plan members purchase Personal Life or Personal Critical Illness coverage, Manulife takes on the administration and the billing is direct between Manulife and the plan member. The plan member's coverage is portable and continues even if her employment situation changes.

Plan design options	
Benefit	Option
Life insurance	■ Units of \$25,000 to a maximum of \$500,000
Critical Illness	■ Units of \$5,000 to a maximum of \$150,000 ■ \$10,000 minimum

The LaunchPlan™

Helping clients manage costs

To help small business owners offer an affordable and sustainable group benefits program, the LaunchPlan offers built-in features that limit the employer's liability while still providing valuable coverage to employees.

One simple plan design

The LaunchPlan's design has been carefully created to help ensure it:

- provides valuable coverage that is affordable for small business owners,
- manages claims activity at a level that is sustainable through the years, and
- is easy-to-understand for the employee.

Pooled Pricing

Claims for every LaunchPlan client are pooled together to protect any one individual client from the adverse effects of high claims activity. This approach helps ensure that the LaunchPlan is priced to be sustainable over the long-term.

Who is eligible?

- Businesses with 2 to 9 employees.*
- No restrictions on family content.
- No average age restriction.
- An employee must be a resident of Canada and actively at work (minimum of 20 hours per week) in his or her usual place of work in a province or territory in Canada, other than Quebec, for 52 weeks a year including vacation.
- Dependants under 21 or under age 25 if a full-time student.

* Ineligible groups include businesses that are not-for-profit organizations, seasonal, Quebec-based, holding companies, or businesses that have been in operation for less than 6 months.

Participation requirements

- One hundred per cent participation is mandatory.
- Single and family coverage options (no spousal waivers allowed).
- There is no eligibility waiting period for existing employees.
- For new hires, the eligibility waiting period is 3 months.



Basic life

Coverage	\$25,000 – coverage reduces to 50% at age 65 and terminates at age 70 or earlier retirement.
Non-evidence limit	\$25,000
Waiver of premium	The premium for this benefit will be waived, until age 65, if an employee becomes totally disabled while insured.
Conversion	An employee has the right to convert the Basic life insurance to an individual policy without medical evidence if the group coverage terminates.

Accidental Death and Dismemberment

Coverage	\$25,000 – coverage reduces to 50% at age 65 and terminates at age 70 or earlier retirement.
Non-evidence limit	\$25,000
Waiver of premium	The premium for this benefit will be waived, until age 65, if an employee becomes totally disabled while insured.
Conversion	Not available

Dependent Life

Coverage	\$5,000 spouse and \$2,500 child
Child eligibility	At live birth
Waiver of premium	Included

Dental

Coverage levels	Basic services
Deductible	\$0 single/\$0 family
Basic services coinsurance	<ul style="list-style-type: none"> ■ Level 1 (e.g., exams, fillings): 80% ■ Level 2 (e.g., root canals, gum therapy): 50%
Basic services maximum	<ul style="list-style-type: none"> ■ Level 1 – \$500 per calendar year ■ Level 2 – \$500 per calendar year
Recalls	9 months
Fluoride	Children only
Fee Guide	Current
Survivor Benefit	Excluded
Termination age	Age 70 or earlier retirement

Extended Health Care

Deductible	\$0 single/\$0 family	
Coinsurance	80% except 100% for out-of-country, vision and private duty nursing coverage.	
Drug Plan	Drug plan type:	Pay-direct Prescription with exclusions
	Deductible /reimbursement:	\$0 deductible 80% reimbursement
	Drug maximum:	\$1,200 per individual per calendar year
	Basis:	Voluntary generic substitution
	Drug exclusions:	Vaccines Anti-smoking Fertility Sexual dysfunction Anti-obesity
Other health	Professional services:	\$400 combined maximum per calendar year for four professional services practitioners (chiropractors, psychologists, physiotherapists, and podiatrists)
	Private duty nursing:	\$5,000 maximum per year
	Surgical stockings:	Not covered
	Orthotics:	Not covered
	Orthopaedic shoes:	Not covered
	Diagnostic services:	Not covered
	Hearing aids:	\$500 per 5 years
	Health Assist:	Included
	Travel assistance:	Included
	Out-of-country trip duration:	30 days
	Out-of-country maximum:	\$5,000,000 lifetime
	Vision maximum:	Eye exam coverage once every 24 months
	Survivor benefit	Not covered
	Termination:	Age 70 or earlier retirement

Other Services

Online claims submission	Included
Cost Plus	Available
Employee assistance program	Workplace Advisor
Second opinion health services	Health Service Navigator®
Health eLinks®	Health information and health risk assessment resources
Coverage for terminated employees	FollowMe®
Preferred Vision Services	Included





Summary

Group benefits for small business

Manulife's employee benefits programs are designed to grow with your client's business.

They offer

- affordable, comprehensive benefits programs,
- simplified administration with easy-to-understand plan member materials,
- fast, efficient claim processing with online claims submission, electronic claims statements, and direct deposit of payments,
- convenient online access to coverage and claim information for plan members,
- online access to plan administration tools,
- a comprehensive plan administration guide available online or in paper format,
- pre-authorized debit service available for easy monthly premium payments,
- simple monthly premium billing statements available online,
- fair and competitive renewal pricing,
- accurate and secure records maintenance,
- friendly, knowledgeable support through the toll-free Group Benefits Customer Service Centre, and
- regular communication through newsletters and updates.

Our extensive sales and service network across the country allows Manulife to successfully meet the needs of you and your customers.

Regional Group Offices provide local service in

- Halifax
- Quebec City
- Montreal
- Ottawa
- Toronto
- Kitchener-Waterloo
- London
- Winnipeg
- Regina
- Calgary
- Edmonton
- Vancouver



The LaunchPlan is not offered to groups with a business presence in the province of Quebec.

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