



IBAS GROUP BENEFITS

As an IBAS member, you have access to the IBAS Group Benefits Plan – an exclusive plan just for you!

In partnership with Independent Financial Services Ltd. and underwritten by Saskatchewan Blue Cross and Blue Cross Life, this Employer Benefits Plan gives brokerages with two or more employees the opportunity to provide health and wellness benefits at affordable premiums.

One of the best things in life is peace of mind. When you provide a comprehensive benefits plan, you are giving your company the edge it needs to attract and retain quality employees with the best skills for the job. The IBAS Group Benefits plan is designed to provide employees with extensive health coverage, so they don't have to worry about life's ups and downs.

BENEFITS AT YOUR FINGERTIPS

GROUP MEMBER SERVICES APP

Submit claims right from your phone



Employees can use the Saskatchewan Blue Cross Group Member Services mobile app to submit claims in under a minute. Using the mobile app employees can:

- Find the nearest service provider
- Check their coverage
- Use their phone as a virtual ID card.

DIRECT DEPOSIT

The quickest and easiest way to be reimbursed for claims



Employees can enjoy the benefits of receiving claim reimbursements direct to their bank accounts! Signing up for Direct Deposit means employees can:

- Get their money faster
- Save time by submitting claims digitally
- Access benefits statements online

AVAILABLE BENEFITS

Creating a plan that works for everyone.

Making sure your diverse group of employees have the benefits they need doesn't have to be a chore. The IBAS Group Benefit Plan offers flexible rates and customizable options, allowing you to design the benefits package that best suits your business.

Benefits include but are not limited to:

- Health Care Benefits
- Dental
- Group Life Options
- Dependent Life
- Accidental Death & Dismemberment
- Disability Insurance
- Option Life and AD&D Insurance
- Critical Illness
- Employee Family Assistance Program

QUALIFICATIONS AND REQUIREMENTS

IBAS members exclusivity.

Qualifying brokerages include those with 2 or more employees and those with employees who work 20+ hours per week. Benefits also extend to employee's spouse and their dependents.

NEW PLAN DESIGN - INTRODUCING THE IBAS FLEX PLAN

The IBAS Group Benefits Plan has been redesigned to provide more flexibility to suit your employees' health insurance needs and your brokerage's budget. With four options to pick from for most benefits, we'll work with you to customize the right plans for your employees.

HEALTH CARE BENEFITS	FLEX HEALTH 1	FLEX HEALTH 2	FLEX HEALTH 3	FLEX HEALTH 4	
Hospital	80%, 30 days/person/CY Private	100%, unlimited Private	100%, unlimited Private	100%, unlimited Private	
Drugs	80%, \$500/person/CY Sask Formulary	80%, \$1000/person/CY Prescription Drugs	80%, \$2000/person/CY Prescription Drugs	100% Unlimited Prescription Drugs	
Travel	100%, 30/person/CY	100%, 90 days/person/CY up to age 70 100%, 60 days/person/CY up to age 75			
Eye Examinations	80%, \$125/person/2CY	80%, \$125/person/2CY	100%, \$125/person/2CY	100%, \$125/person/2CY	
Health Practitioners	\$200/person/CY for each practitioner	\$350/person/CY for each practitioner	\$350 /person/CY for each practitioner	\$500/person/CY for each practitioner	
Vision Care	N/A	N/A	\$150/person/2CY	\$250/person/2CY	
Second Opinion Service Included for all Flex Health options	Confirmation of diagnosis and treatment for a serious medical condition				
DENTAL	FLEX DENTAL 1	FLEX DENTAL 2	FLEX DENTAL 3	FLEX DENTAL 4	
Basic Services	80%, Maximum \$500/ person/2CY	80%	100%	100%	
Major Services	N/A	50%	50%	50%	
Combined Basic & Major Maximums		\$750/person/CY	\$1,000/person/CY	\$1,500/person/CY	
Orthodontic	N/A	N/A	N/A	50%, \$1,500 lifetime max	
CRITICAL ILLNESS	FLEX CI 1	FLEX CI 2			
	\$50,000 Basic	\$50,000 Enhanced			
LIFE INSURANCE	FLEX LIFE 1	FLEX LIFE 2	FLEX LIFE 3	FLEX LIFE 4	
Basic Life / Accidental Death & Dismemberment	1x salary, \$500,000	2x salary, \$1,000,000	\$100,000	\$25,000	
Dependent Life Included for all Flex Life options	Included (\$10,000/ \$5,000)				
Optional Life / Accidental Death & Dismemberment available					
SHORT TERM DISABILITY	FLEX STD 1	FLEX STD 2	FLEX STD 3	FLEX STD 4	
	66.67% of weekly earnings Non-taxable	66.67% of weekly earnings Non-taxable	75% of weekly earnings Taxable	75% of weekly earnings Taxable	
Elimination Period Accident Hospitalization Illness	0 days 0 days 7 days	7 days 7 days 7 days	0 days 0 days 7 days	7 days 7 days 7 days	
Benefit Period	16 weeks	15 weeks	16 weeks	15 weeks	
LONG TERM DISABILITY	FLEX LTD 1	FLEX LTD 2	FLEX LTD 3		
	66.67% of monthly earnings Non-taxable	Graded Non-taxable	75% of monthly earnings Taxable		
Own Occupation Definition Included for all Flex LTD options	3 year own occupation				
Elimination Period Included for all Flex LTD options	112 days				
EMPLOYEE ASSISTANCE PROGRAM (UNLIMITED SESSIONS)					

Still have questions? We're here to answer them.

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**INDEPENDENT
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ASSOCIATION OF SASKATCHEWAN**



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This document contains an overview of the IBAS Group Benefits Plan administered by Saskatchewan Blue Cross. It is not intended as a contract or policy, nor a complete description of all benefits. Please refer to rate sheet for full list of benefits. Critical Illness, Accidental Death & Dismemberment, Term Life and Student Accident & Life benefits are underwritten by Blue Cross Life Insurance Company of Canada®, an independent licensee of the Canadian Association of Blue Cross Plans, PO Box 220, Moncton, NB E1C 8L3.