

SGSI – Sirius Benefits 1-2 Life Guaranteed Standard Issue Plans



We're pleased to announce a new solution for 1-2 life firms* included under the Sirius Benefits small group pool, with no medical evidence required. Fully insured by SSQ, this product is a great fit for small businesses looking to add a benefits plan without medical underwriting.

Available plan designs

	Option 1	Option 2
Life and AD&D		
Schedule	Flat \$25,000	Flat \$25,000
Reduction	50% at age 65	50% at age 65
Termination	Age 70 or retirement, whichever is earlier	Age 70 or retirement, whichever is earlier
Health care		
Deductible	Nil	Nil
Drug coinsurance	70% formulary / 50% non-formulary	80% formulary / 50% non-formulary
Drug maximum	\$1,000 per calendar year	\$1,000 per calendar year
Health coinsurance	70%	80%
Paramedical	\$250 per practitioner to a combined maximum of \$1,500 for all practitioners combined per calendar year	\$250 per practitioner to a combined maximum of \$1,500 for all practitioners combined per calendar year
Vision	\$200 per 24 months (12 months child)	No coverage
Travel coinsurance	100%	100%
Travel trip duration	30 days	30 days
Travel maximum	\$5,000,000 per trip	\$5,000,000 per trip
Termination	Age 75 or retirement, whichever is earlier	Age 75 or retirement, whichever is earlier
Dental		
Deductible	Nil	Nil
Basic coinsurance	80% basic only Excludes endodontics & periodontics	80% basic and supplemental Includes endodontics & periodontics
Basic maximum	\$1,500 per certificate per year	\$1,500 per certificate per year
Recall exam	2 per year	2 per year
Scaling	4 units per year	4 units per year
Termination	Age 75 or retirement, whichever is earlier	Age 75 or retirement, whichever is earlier

Interested?

To apply for this product, please submit the Master Application and Plan Member Application(s) to the Sirius Benefits underwriting team at quotes@siriusbenefits.ca.

To learn more

If you have any questions or would like to learn more, please reach out to your account manager or director of partner relations.

*Not available to Quebec residents

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FAQs

Is this plan available to individuals?

This is a group benefits plan available to 1-2 life businesses only.

If my client would like to enrol in this new guaranteed issue plan but already has an active application in medical underwriting for a different plan, what are their options?

Review the plan designs in detail with your client to ensure they have the plan that best meets their needs. They can either continue with the active application, or they can withdraw it and resubmit an application to enrol in this guaranteed issue solution.

If my client is a 1-2 life firm and their application was previously declined, can they now enrol in this program without providing medical evidence?

If your client has been declined for coverage in the past, they won't be eligible to join the guaranteed issue solution without providing satisfactory medical evidence.

If my client's current family status today is single but their family status changes in the future, can their spouse or children also enrol in this plan without medical evidence?

All current group benefits eligibility rules apply. New additions or changes to family status or information must be submitted within 30 days of the change. Submissions outside of this window will follow the standard late application policies and procedures.

Can my client apply for an enhanced plan design but enrol in this guaranteed issue plan during the evaluation and medical underwriting process?

No, the guaranteed issue solution isn't meant as stop-gap while waiting for the medical underwriting process for another plan design.

What's the monthly cost of this plan?

For details on pricing, please contact your account manager.

How long will the rates be guaranteed for?

Clients electing this plan design will renew at the same time as the Sirius Benefits small group pool on June 1 of each year. Any plans added with an effective date of January 1 or later won't renew until the following year (i.e. Plan added January 1, 2022 won't renew until June 1, 2023).

Will these plans continue to be protected by the Sirius Benefits small group pool?

Yes, all groups electing this guaranteed issue plan design will renew under the standard Sirius Benefits small group methodology.

What's the application process?

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For more information

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