

SME 3-4 LIVES GUIDELINES

1. **Minimum one full time non related employee working a minimum of 20 hours per week.**
2. **Benefits offered include Extended Health Benefit, Drugs, Dental, Express Plan Benefits and the Children's Critical Illness benefit package only.**
3. **All employees must have the same benefits selection.**
4. **Premiums must be paid by employer.**
5. **Please include signed employee list.**
6. **Disability and Life Insurance are not available.**
7. **Family content cannot be 100%. There must be at least one (1) full-time employee working a minimum of twenty (20) hours per week, who is not part of the immediate family.**
8. **Business must be in existence and registered for at least one (1) year.**
9. **Should employment numbers drop below 3 lives, the new employees will be subject to full medical underwriting.**
10. **SME of 3 or 4 lives must answer the supplemental medical questions on the SME application form.**

Please e-mail your request to: smerequest@ont.bluecross.ca

SME Plan
Complete this section for all SME

Company name/Operating name	
Address	
Type of business	
Has the business been in existence for at least one year? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, please state year business began operations. _____	
Number of employees	Business registration number
Business Website	Benefits offered

Blue Cross internal use only

Decision	
Actuarial	Dated (Day/Month/Year)
Signature	
Underwriting Director	Dated (Day/Month/Year)
Signature	

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