

Online version

Rate review of select Health and Living benefits for the Blue Vision® product

Dear Valued Partner,

Please note that after a thorough review, **effective September 1, 2022**, the Blue Vision product (SME Plan, Association Program, Global Plan and Express Plan) will be subject to a rate adjustment for the following benefits:

- 13% on Disability including Regular Occupation and Premium Refund (65) and Overhead Expenses of selected plans (for policies issued before June 1, 2016). There will be no rate change to in-force Tangible policies.
- 9.9% average on selected health and dental benefits for new business and in-force policies.

These adjustments are required to reflect the rising costs of health care services, claims experience and inflation.

Please see the table below for a breakdown by benefit:

Blue Vision SME Plan, Global Plan and Association Program (Applicable to New Business and In-Force Policies)

Extended Health Benefit (Regular, Enhanced and Catastrophe Coverage)	10%
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Hospital Allowance and Hospital Allowance Express	
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**Blue Vision
SME Plan, Global Plan and Association Program
(Applicable to New Business and In-Force Policies)**

Basic or Deluxe Drug Benefit			
Basic or Enhanced Dental Care*	16 to 54 years of age and 65 years of age and over	55 to 64 years of age	
Individual	7%	0%	
Couple	25%	18%	
Single Parent	Basic/Enhanced	Basic	Enhanced
	5%-43%	11%-20%	15%-24%
(Depending on the number of children)			
Family	4%-21% (Depending on the number of children)	0% (Family with 1 to 4 children will have a 3% rate decrease)	0%

*Adjustments to dental rates are required so that policyholders pay the right premium, according to their age and family situation.

**Blue Vision
Global Plan
(Applicable To Old Portfolio Impacting Clients 40-64 Years Of Age)**

Extended Health Benefit and Extended Health Benefit With Drug Coverage	
Hospital Allowance	12%
Dental Care	

Existing clients will receive the increase on the renewal date of their policy.

The Blue Vision quotation tool will be updated on September 1, 2022.

Transition Guidelines

Applications signed before September 1, 2022

Applications signed as of September 1, 2022

Received by September 15, 2022, inclusively	Received after September 15, 2022	
Current rates	New rates	New rates

Helpful tools

To assist you with helping your clients understand the above rate increases, please see the tools below.

- Partner [FAQ](#).
- Summary of monthly renewals report. You can view the above report on your [secured access](#) of the Advisor Resources. It will be available every 10th of the month for renewals in the coming months. We suggest that you check it regularly to obtain the list of clients affected by the rate adjustment.

If you have any questions, please contact [Info-Partners](#) / [1-800-361-2358](tel:1-800-361-2358) (option 2, then option 1).

Thank you for your continued support.

Sasha Opacic

Vice-President, Sales – Broker Channel

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185 The West Mall, Suite 610, Etobicoke, Ontario M9C 5P1

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