

## 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](mailto: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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