



BIA Staff Benefits Program

About the Program

TABIA offers member Toronto BIAs and Ontario BIAs access to Group Health and Dental Insurance for their BIA staff at lower rates usually enjoyed by larger firms.

Insurance coverage includes but is not limited to Dental, Life Insurance, Vision Care, Drug Plan, Paramedical Services and more. Learn more about the coverage in the two employee booklets provided in this package.

Average Monthly Premiums per Employee

*Single Coverage – \$123.31

**Family Coverage – \$275.94

Additional \$9.18 per month

**Individual monthly premiums may vary based on factors determined by insurance companies.*

***Family coverage includes Spouse, Dependents, Children under 18, Children older than 18 **must** be enrolled in school to be considered a dependent.*

How to Enrol in the Program

If your BIA would like to enrol in the BIA Staff Benefits program, please email info@toronto-bia.com with the following:

- Intent to register in the BIA Staff Benefits Program
- Completed insurance enrolment form(s) of each employee
- Personal emails of each employee for Claim submissions

Employee staff benefits will become effective within 2-5 business days of registration.

Each enrolled staff member will receive a Digital Insurance card by email and two physical cards by mail within 2 weeks.

Email completed Enrolment form(s) and personal email(s) for Claims to info@toronto-bia.com

Eligibility

To be eligible to enrol in the TABIA BIA Staff Benefits program, your employee(s) must:

- Be a Canadian Citizen or have a valid Ontario Health card or equivalent health coverage
- Complete a minimum of 3 months of employment with the BIA

Invoicing

TABIA invoices each enrolled BIA per quarter (every 3 months).

Only BIAs who have opted-in the BIA Staff Benefits program are invoiced.

Submit a Claim

Once enrolled, your employee can present their Insurance card to any service provider who bills direct-to- insurance.

Service providers who do not offer direct-to-insurance billing can submit a claim online or through the RBC Insurance app. The insurance company will assess eligibility for coverage of the service and if covered through the plan, reimburse the portion directly to the employee.

Check to see if your service is covered in the employee booklets, online or through the app.

Register an account with your unique Plan Member ID number and Policy number provided on the digital card or physical card.

Create an online Account here: <https://www4.rbcinsurance.com/ui/enrol/start>

Download the RBC Insurance app here: <https://www.rbcinsurance.com/group-benefits/my-benefits/>

Changes to Employee Coverage

Employee coverage changes include change in marital status and/or dependents. If your employee would like to add or remove dependents or change from individual to family coverage (including vise versa), please email info@toronto-bia.com with the changes.

Employee no longer with the BIA? Please notify info@toronto-bia.com as soon as possible to ensure your BIA does not accumulate additional monthly charges.

Questions?

Please forward any inquiries and completed enrolment form(s) to info@toronto-bia.com