

GROUP BENEFITS

Health Insurance



TRUE BLUE DIFFERENCE®

You've taken the first step by coming to us, and we're here to ensure you have an exceptional experience.

We love what we do, we're passionate about the services and products we offer, and we care about the people we work with every day—our customers, our colleagues, our communities.

Because in the end, it comes down to what really matters . . . caring for you.

That's the True Blue Difference.



BLUE CHIP® PLANS

Benefits Solutions for Your Organization

A **Blue Chip®** Benefits Plan from Saskatchewan Blue Cross® is a solid investment. Your Group Benefits Plan can be designed uniquely for your organization from one of the most comprehensive benefits packages in the marketplace. It is backed by the world's most recognized and trusted name in health insurance.

Saskatchewan Blue Cross offers two **Blue Chip®** Benefit Plans for groups with 3 to 24 employees.

Blue Chip® is a fixed monthly rate package plan. It's designed for employers with 3 to 5 employees who want to cover essential healthcare needs while closely controlling benefit costs.

Blue Chip® Plus provides flexible options. It's ideal for employers with 5 to 24 employees who want to customize a benefits plan for their organization.

Partner with us... for real value and genuine care!

What's in it for you?

Attracting and retaining quality employees is a challenge every organization faces—whether it has 3 or 1,000 employees. A first-rate group benefits plan will enable your organization to grow and succeed by recruiting the best new applicants, while ensuring your current employees remain engaged and motivated. Your organization will benefit from reduced training costs and improved productivity, which ultimately lead to greater profitability.

As an Employer, your benefits include:

- **Reputation and expertise of Blue Cross®.** Together, Blue Cross companies are the largest carrier of health and dental benefits in Canada and in North America.
- **Confidence.** We have earned the trust of Saskatchewan people since 1946.
- **Accessibility.** We are a Saskatchewan owned not-for-profit company whose people are proud to live in and help build your local community.
- **Care and attention.** We act with integrity to build long-term relationships.
- **Selection.** Your local Insurance Broker, or an Employee Benefits Specialist at Saskatchewan Blue Cross, will guide you through one of the most comprehensive benefits plans on the market.
- **Plan design flexibility.** Choose only the benefits that are important to you and your employees.
- **Sustainability and consistency in pricing.** We are transparent in our business practices.
- **Support and service.** Experience on-site training, a local Contact Centre, access to Disability Management Specialists, our managers' open-door policy and our passion for service excellence.
- **Convenience.** 24/7 access to online claims and benefits information through a personalized Group Administrator portal at BlueLink® Services, comprehensive itemized billing and monthly payment plans with pre-authorized debit.
- **HR strategy.** Your organization will gain the ability to attract and retain quality employees.
- **Tax-deductible expenses.** The premiums you pay on behalf of your employees are considered an operating cost for your organization.

Your Employees' benefits include:

- **Health coverage** designed specifically with their needs in mind.
- **Protection** provided by the world's most recognized and trusted name in health insurance.

- **Caring customer service** provided by a contact centre located right here in Saskatchewan.
- **Fast and efficient claim reimbursement**, by direct deposit (if applicable). Our claims turnaround target is 5 working days.
- **Client reimbursement drug card** at participating drug stores (if applicable).
- **Convenience** of 24/7 access to online claims and benefits information through the Group Member portal at BlueLink® Services.
- **Ability to convert Extended Health and Dental, Prescription Drugs and Travel benefits** to a Conversion Plan within 60 days of leaving group coverage, with no medical questionnaire.
- **Ability to convert Life Insurance benefits** within 31 days of leaving group coverage, with no medical questionnaire.
- **No taxable benefits.** The health and dental premiums you pay are not a taxable benefit for the employee, nor is the medical expense reimbursement or payment.

How does a Blue Chip® Group Plan work?

It's easy.

1. Start with our standard Extended Health Care Benefits as the base of your Group Benefits Plan (description begins on page 6).
2. Choose the Custom Benefits you would like to offer (description begins on page 10).
3. Apply for your **Blue Chip®** Group Benefits Plan by contacting your local Insurance Broker or an Employee Benefits Specialist at Saskatchewan Blue Cross.
4. With your contract, you and your employees will each receive a booklet that provides all the details of your benefits, including maximums and eligibility.
5. We provide ongoing Group Administrator training and support.
6. You and your employees submit claims and receive payment for medical expenses, as per your Group Benefits Plan contract.

Coverage Highlights

Blue Chip®
3 to 5 Employees

Blue Chip® Plus
5 to 24 Employees

Extended Health Care Benefits

Ambulance Services	•	•
Hospital Services	•	•
Eye Examinations	•	•
Private Duty Nursing Services	•	•
Accidental Dental Services	•	•
Medical Equipment	•	•
Prosthetic & Medical Appliances	•	•
Diabetic Equipment & Supplies	•	•
Ostomy Supplies	•	•
Hearing Aids	•	•
Orthotics	•	•
Paramedical/Medical Practitioners	•	•
Prescription Drugs	•	•
Pay Direct Card	•	•
Out-of-Province Referral Services	•	•
12-Month Survivor Benefits	•	•
Second Opinion® Services	•	•
Vision Care		◦

Travel Benefits

Out-of-Province Emergency Services & Travel Assistance	•	•
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• = Included benefit ◦ = Optional benefit

Blue Chip®
3 to 5 Employees

Blue Chip® Plus
5 to 24 Employees

Dental Plan Benefits

Basic Preventive & Restorative Services	◦	◦
Major Restorative Services (2 year waiting period)	◦	◦
Orthodontic		◦

Life Plan Benefits

Package includes Life, Accidental Death & Dismemberment, and Critical Illness	◦	◦
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Dependent Life Insurance

	◦	◦
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Life plus Accidental Death & Dismemberment

	◦	◦
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Short Term Disability

	◦	◦
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Long Term Disability

	◦	◦
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Employee Family Assistance Program

(3+ employees)	◦	◦
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• = Included benefit ◦ = Optional benefit

This brochure contains an overview of **Blue Chip®** Group Plans offered by Saskatchewan Blue Cross. It is not intended as a contract or policy, nor a complete description of all benefits.

Extended Health Care Benefits

Blue Chip®

3 to 5 Employees

80% reimbursement, unless otherwise indicated.

Blue Chip® Plus

5 to 24 Employees

Choose your Health Plan from the options on the insert.
100% reimbursement, unless otherwise indicated.

Ambulance Services

- Air and ground
- Unlimited coverage

- Air and ground
- Unlimited coverage

Hospital Services

- Private/semi-private accommodation
- Maximum 30 days per person per calendar year

- Private/semi-private accommodation
- Unlimited coverage

Eye Examinations

Maximum \$50 per person in two calendar years

Maximum \$80 per person in two calendar years

Private Duty Nursing Services

Maximum \$5,000 per person in three calendar years

Maximum \$10,000 per person in three calendar years

Accidental Dental Services

Maximum \$2,000 per person per calendar year

Unlimited coverage

Medical Equipment

- Wheelchairs: maximum \$500 per person once every three years
- Manual Hospital Beds: \$1,500 per person lifetime maximum
- Oxygen Equipment Rental: \$2,500 per person lifetime maximum

- Wheelchairs, Manual Hospital Beds, Oxygen Equipment Rental
- Unlimited coverage

Prosthetic & Medical Appliances

Unlimited coverage (except wigs - maximum \$500 per person per calendar year)

Unlimited coverage (except wigs - maximum \$500 per person per calendar year)

Diabetic Equipment & Supplies

Unlimited coverage

Unlimited coverage

Ostomy Supplies

Maximum \$1,000 per person per calendar year

Unlimited coverage

Hearing Aids

Maximum \$500 per person in five calendar years

Maximum \$500 per person in three calendar years

Extended Health Care Benefits

Blue Chip®

Blue Chip® Plus

Orthotics

Maximum \$250 per person per calendar year

Unlimited coverage

Registered Paramedical/Medical Practitioners

Maximum \$200 per person per calendar year for each practitioner (chiropractor, chiropodist/podiatrist, physiotherapist, massage therapist, speech therapist, clinical psychologist, osteopath, naturopath and acupuncturist)

Maximum \$350 per person per calendar year for each practitioner (chiropractor, chiropodist/podiatrist, physiotherapist, massage therapist, speech therapist, clinical psychologist, osteopath, naturopath and acupuncturist)

Prescription Drugs

- Pay Direct Card for prescribed drugs listed in the Saskatchewan Prescription Drug Plan Formulary
- Maximum \$500 per person per calendar year

- Pay Direct Card for prescribed drugs listed in the Saskatchewan Prescription Drug Plan Formulary
- Choose level of coverage from the Health Plans on the insert

Out-of-Province Referral

- Maximum \$50,000 per treatment
- Lifetime maximum \$100,000 per person

- Maximum \$50,000 per treatment
- Lifetime maximum \$100,000 per person

12-Month Survivor Benefits

Covers spouse and dependents for up to 12 months

Covers spouse and dependents for up to 12 months

Vision Care

Not available

Health Plan C includes \$150 per person every two calendar years (one calendar year per each dependent child) for eyeglasses/contact lenses, visual training and remedial eye exercises, laser eye surgery

Second Opinion® Service

Confirmation of diagnosis and treatment for a serious medical condition

Confirmation of diagnosis and treatment for a serious medical condition

Out-of-Province Emergency Services & Travel Assistance

- 100% reimbursement for business or vacation travel
- Up to \$5,000,000 in emergency medical benefits
- No deductible
- 30 days per trip, unlimited number of trips per year
- Travel Assistance available 24 hours a day, 365 days a year, toll-free in North America, by collect call elsewhere

- 100% reimbursement for business or vacation travel
- Up to \$5,000,000 in emergency medical benefits
- No deductible
- 90 days per trip, unlimited number of trips per year
- Travel Assistance available 24 hours a day, 365 days a year, toll-free in North America, by collect call elsewhere

Custom Benefits

Blue Chip®

Dental Plan Benefits

Basic Dental Services

- Cleanings, checkups, extractions, fillings, denture repair, root canals and gum treatment
- 80% to a maximum of \$500 per person per calendar year

Major Dental Services

- Bridges, crowns and dentures
- 80% Basic; 50% Major to a combined maximum of \$750 per person per calendar year
- May apply for Major Dental Services after two full years of continuous coverage

Life Plan Benefits♦

Choose coverage of \$10,000, \$25,000 or \$50,000. The amount applies to all Life Plan benefits.

Life Insurance

- Lump sum payment in the amount of coverage chosen to the named beneficiary in the event of death

Accidental Death & Dismemberment

- Lump sum payment in the amount of coverage chosen to the named beneficiary in the event of death by accident

Critical Illness Insurance

- Lump sum payment in the amount of coverage chosen to help cope with a severe critical illness or disease
- Eligible conditions: Life threatening cancer, severe heart attack, *severe stroke, Alzheimer's Disease, blindness, burns, coma, deafness, loss of speech, major organ failure, major organ failure requiring transplant, *motor neurone disease, *Multiple Sclerosis, *paralysis, Parkinson's Disease and senile dementia.
* These four conditions must also result in the inability to perform at least two of the five Activities of Daily Living without assistance, i.e., eating, dressing, bathing, ambulation or toileting
- \$10,000 employee/\$2,000 spouse/\$1,000 child OR \$25,000 employee/\$5,000 spouse/\$2,500 child OR \$50,000 employee/\$10,000 spouse/\$5,000 child

Dependent Life♦

\$5,000 spouse/\$2,500 child OR \$10,000 spouse/\$5,000 child

Life and Accidental Death & Dismemberment♦

Customized to meet the needs of your organization

Short Term Disability♦

Customized to meet the needs of your organization

Long Term Disability♦

Customized to meet the needs of your organization

Employee and Family Assistance Program

Service provided through Homewood Human Solutions™

Blue Chip® Plus

Choose your Dental Plan from the options on the insert

Basic Dental Services

- Cleanings, checkups, extractions, fillings, denture repair, root canals and gum treatment

Major Dental Services

- Bridges, crowns and dentures

Orthodontic Services

- Prevention or correction of irregularities of the natural teeth for eligible dependent children

Choose coverage of \$10,000, \$25,000 or \$50,000. The amount applies to all Life Plan benefits.

Life Insurance

- Lump sum payment in the amount of coverage chosen to the named beneficiary in the event of death

Accidental Death & Dismemberment

- Lump sum payment in the amount of coverage chosen to the named beneficiary in the event of death by accident

Critical Illness Insurance

- Lump sum payment in the amount of coverage chosen to help cope with a severe critical illness or disease
- Eligible conditions: Life threatening cancer, severe heart attack, *severe stroke, Alzheimer's Disease, blindness, burns, coma, deafness, loss of speech, major organ failure, major organ failure requiring transplant, *motor neurone disease, *Multiple Sclerosis, *paralysis, Parkinson's Disease and senile dementia.
* These four conditions must also result in the inability to perform at least two of the five Activities of Daily Living without assistance, i.e., eating, dressing, bathing, ambulation or toileting
- \$10,000 employee/\$2,000 spouse/\$1,000 child OR \$25,000 employee/\$5,000 spouse/\$2,500 child OR \$50,000 employee/\$10,000 spouse/\$5,000 child

\$5,000 spouse/\$2,500 child OR \$10,000 spouse/\$5,000 child

Customized to meet the needs of your organization

Customized to meet the needs of your organization

Customized to meet the needs of your organization

Service provided through Homewood Human Solutions™

♦ All Life, Disability, Accidental Death & Dismemberment and Critical Illness benefits are underwritten by Blue Cross Life Insurance Company of Canada, PO Box 220,

Moncton NB E1C 8L3, an independent licensee of the Canadian Association of Blue Cross Plans.

Online BlueLink[®] Service Centre

Secure login on our website sk.bluecross.ca enables group administrators and group members to perform tasks online, at their convenience 24/7.

Group Administrator Login enables administrators to:

- View contract and benefit summary information
- Request new participant identification cards
- Enroll or reinstate participant, e.g., new employees
- Update participant information, e.g., add spouse or dependent
- Add or change benefits for participant
- Terminate coverage
- View documentation, e.g., Group Administrator Manual
- View, request or print various Claim and Administration forms
- Order supplies and access reporting
- Contact Saskatchewan Blue Cross by email

Group Member Login enables group participants to:

- View and update personal profile and banking information
- View claim history and dependent claim history
- Request an ID card (if applicable)
- Verify Health and Wellness Spending Account balances (if applicable)
- Confirm the eligibility of an item for coverage
- Download and print forms

Group members can access benefit details on the go with our free mobile app for Apple, Android or Blackberry.

- Present an electronic ID card to health care providers, or forward by email or text
- Sign up for direct deposit
- Submit an eClaim by uploading a picture of the receipt
- Check coverage limits, claims history and remaining balances
- Find a health professional

Enrollment Requirements

All employees with a valid provincial Health Services card, including owners and managers, are enrolled for each benefit using the following criteria.

- Enrollment in an Extended Health Plan and/or a Dental Plan is optional for employees already covered by a spousal plan.
- Life Plan enrollment is mandatory for all employees.
- An employee must be enrolled in the Extended Health Plan to receive the Second Opinion[®] benefit.
- Eligible employees work a minimum of 20 hours per week on a full-time permanent basis and are actively at work on the effective date of coverage.
- The minimum enrollment is 3 lives for **Blue Chip[®]** and 5 lives for **Blue Chip[®] Plus**.

Termination Age

Coverage ceases at the earlier of retirement or age 70, with the exception of Critical Illness, Short Term Disability and Long Term Disability benefits, which cease at the earlier of retirement or age 65.

Contact Us

If you have any questions about the **Blue Chip**[®] Group Benefits Plans or what these benefits mean for you and your organization,

contact your local insurance broker

or an

Employee Benefits Specialist

at Saskatchewan Blue Cross

1-800-USEBLUE[®] (873.2583)

sales_inq@sk.bluecross.ca

sk.bluecross.ca

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Our business hours are 8:30am to 5:00pm weekdays.



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