



Personal health plans

It's time to expect more from your insurance provider.

Life is constantly changing – and your health insurance should change along with it. You can customize our basic plans to fit your lifestyle and unique needs. You'll find support in making your health insurance choices, whatever your stage in life or occupation.

Personal health plans supplement your provincially-covered health insurance. Our basic plans include our core health benefits and a comprehensive Individual Assistance Program (IAP) with virtual care, meaning you can get the care you need when you need it. Choose from a list of options, including Dental, Prescription Drugs, Travel and Life insurance, to create a customized plan that's right for you.



YOUR PLAN, AT YOUR FINGERTIPS

Personal health plan members have access to the Saskatchewan Blue Cross online member portal and mobile app – self-serve tools to help you manage your benefits from one centralized platform.

Manage your plan — anywhere, anytime:

- Submit claims quickly, easily and securely
- Get real-time adjudication for select benefits
- Manage personal information and premium payments
- View coverage details and remaining balances
- Access your Member Card and add it to your digital wallet
- Stay up-to-date with the latest news about your plan and member perks

And so much more!



CORE PLAN

Every plan starts with core benefits



CUSTOM OPTIONS

Choose any or all custom options



**WORRY-FREE,
TAILORED-TO-YOU
HEALTH & WELLNESS
COVERAGE FROM
SASKATCHEWAN BLUE
CROSS.**

Core health benefits EVERY PLAN INCLUDES THESE BENEFITS

Blue Choice®

Whether you're an individual, a couple or a family, our plans are designed with you in mind.

- Flexible coverage with customizable options for every stage of life
- Affordable plans for every budget
- Higher coverage limits for paramedical practitioners, medical equipment and more

Conversion

Leaving an Employer Benefits Plan? Take advantage of the opportunity to convert your coverage.

- Apply within 60 days of leaving an Employer Benefits Plan and enjoy coverage with no waiting period and no interruptions

Guaranteed Acceptance

Comprehensive coverage for everyone, regardless of health history.

- No medical examinations or questionnaires
- Extensive health, dental and prescription drug coverage, even for pre-existing and current medical conditions

Ambulance

Unlimited *Emergency* trips to a *Hospital*
*50% to transport the *Insured* to their home residence or another *Hospital* when ordered by a *Physician* following *Emergency Hospital* treatment. 50% for ambulance services that do not result in transport to a *Hospital*.

Hospital

- Preferred accommodations
 - *In-Hospital Drugs*
 - Maximum 30 days

Private Duty Nursing

80% up to \$5000 per *Policy* year

80% up to \$2500 per *Policy* year

Accidental Dental

Unlimited coverage for accidental damage to natural teeth

Medical Equipment

- Purchase or rental of a wheelchair and/or hospital bed to a lifetime maximum of \$500
- Purchase or rental of a patient walker to a lifetime maximum of \$300
- Purchase or rental of oxygen equipment to a maximum of \$500 per *Policy* year
- Combined lifetime maximum is \$1500

- Purchase of a wheelchair and/or hospital bed: 80% of purchase cost or 100% of rental cost to a lifetime maximum of \$500
- Purchase of a walker: 80% of the purchase cost or 100% of the rental cost to a lifetime maximum of \$300
- Purchase or rental of oxygen equipment to a maximum of \$500 per *Policy* year
- Combined lifetime maximum is \$1500

Hearing Aids

- Up to \$800 in a 5-year period for *Policyholder* and/or *Partner*
- Up to \$800 per hearing aid (one for each ear) in a 3-year period for each *Dependent* child
- 12-month waiting period

- Up to \$800 in a 5-year period for *Policyholder* and/or *Partner*
- Up to \$800 per hearing aid (one for each ear) in a 3-year period for each *Dependent* child
- No waiting period

Prosthetic & Medical Appliances

Artificial eyes, limbs, crutches, casts, braces, wigs, etc.

Breast Prosthesis

Unlimited, one in a 24-month period

Diabetic Supplies

Unlimited coverage

Up to \$500 combined per *Policy* year
(diabetic supplies & equipment)

Diabetic Equipment

80% up to \$500 in a 5-year period

Ostomy Supplies

Unlimited

Up to \$500

Health Practitioners

Up to \$400 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist

Up to \$300 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist

Orthopaedic Shoes & Supplies

80% to \$200

Blood Pressure Monitors

One in a 5-year period

Mobility Aids

Unlimited

Vision Care

- Up to \$100 for one eye examination in a 24-month period
- Up to \$150 for prescription eyewear or laser eye surgery in a 24-month period

- Up to \$75 for one eye examination in a 24-month period
- Up to \$100 for prescription eyewear in a 24-month period

Out of Province Referral Services

Lifetime maximum of \$50,000 for pre-approved medical services

Out of Saskatchewan (within Canada) Emergency Services

Unlimited

Funeral Expense (age 65+)

Up to \$4000 when death is accidental

Accidental Death & Dismemberment (< age 65)

Up to \$25,000 for *Policyholder* and/or *Partner*; \$5000 for each *Dependent* child

Hospital Cash

Available as an Optional Benefit

Under age 65: \$100 per day up to 50 consecutive days of hospitalization
Age 65 and over: \$100 per day up to 30 consecutive days of hospitalization
Benefits begin on:

- 1st day of hospitalization due to an *Accident*
- 4th day of hospitalization due to an illness
- 8th day of hospitalization due to maternity

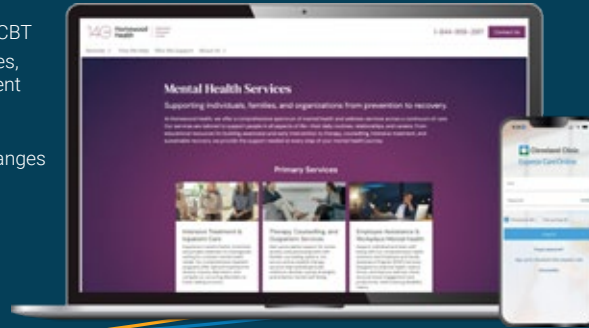
Individual Assistance Program & Virtual Care: included in every personal health plan!

HOMEWOOD HEALTH INDIVIDUAL ASSISTANCE PROGRAM (IAP)

Confidential, professional services by telephone, in person and online. Counselling and coaching sessions are provided on a short-term, solution-focused model.

Get 24/7 access to these services and more:

- Counselling services for various mental health and addictions challenges
- Digital cognitive behavioural therapy with Sentio iCBT
- Interactive resources like online e-Learning courses, elder and childcare locators, health risk assessment tools and health and wellness articles
- Life Smart wellness coaching for issues like life balance, health concerns, finances and career changes
- Enhanced Mental Health Care for mid- to longer-term mental health support, providing up to 20 sessions of specialized counselling, determined on a case-by-case basis by Homewood Health



CLEVELAND CLINIC CANADA'S EXPRESS CARE ONLINE (ECO) VIRTUAL CARE PLATFORM

ECO connects you and your family with a Cleveland Clinic Canada nurse practitioner to receive a diagnosis and/or prescription for non-emergent *Medical Conditions*. You can seek virtual care support as often as needed.

Available services may include, but are not limited to:

- Personalized consults with no appointment needed
- Requisitions for labs and/or imaging
- Prescriptions for *Drugs*, sent to your pharmacy of choice
- Referrals to local specialists
- Access to services while travelling anywhere in Canada

Choose to add any or all of these optional benefits:

These benefits are included:

	Blue Choice®	Conversion	Guaranteed Acceptance																
Prescription Drugs* Choose this benefit to help keep your prescriptions affordable.	<ul style="list-style-type: none"> • 80% unlimited • Pay Direct Card 	<ul style="list-style-type: none"> • 80% up to \$500 or 80% up to \$1500 	<ul style="list-style-type: none"> • 80% to \$1500, including previously-prescribed medications 																
*For prescribed <i>Drugs</i> listed in the Saskatchewan Drug Plan Formulary																			
Dental This benefit will help cover a portion of your dental expenses.	<table border="1"> <thead> <tr> <th></th> <th>Coinsurance</th> <th>Dental Service</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>After 3 months</td> <td>75%</td> <td>Basic</td> <td>\$750</td> </tr> <tr> <td>After 1 year</td> <td>80% 50%</td> <td>Basic Major</td> <td>\$1000</td> </tr> <tr> <td>After 2 years +</td> <td>80% 50%</td> <td>Basic Major</td> <td>\$1500</td> </tr> </tbody> </table>		Coinsurance	Dental Service	Maximum	After 3 months	75%	Basic	\$750	After 1 year	80% 50%	Basic Major	\$1000	After 2 years +	80% 50%	Basic Major	\$1500	<ul style="list-style-type: none"> • 80% Basic • 50% Major • Combined maximum of \$1500 	<ul style="list-style-type: none"> • 80% Basic • 50% Major • Combined maximum of \$1500
	Coinsurance	Dental Service	Maximum																
After 3 months	75%	Basic	\$750																
After 1 year	80% 50%	Basic Major	\$1000																
After 2 years +	80% 50%	Basic Major	\$1500																
Basic Dental Services include procedures such as: examinations, x-rays, tests, cleaning, filling, root canals, oral surgery, denture repairs, etc. Major Dental Services include: inlays, onlays, crowns, dentures, bridges, some orthodontic services.																			
Dental Waiting Period	3-month waiting period	The 3-month waiting period will be waived provided the <i>Insured</i> had dental benefits under the previous employer benefits plan for 3 continuous months at the time of cancellation. If the waiting period is waived, coverage will continue uninterrupted based on the number of years dental benefits were held under the previous employer benefits plan.	No waiting period																
Hospital Cash This benefit provides financial help to meet expenses due to hospitalization.	Under age 65: \$100 per day up to 50 consecutive days of hospitalization Age 65 and over: \$100 per day up to 30 consecutive days of hospitalization Benefits begin on: <ul style="list-style-type: none"> • 1st day of hospitalization due to an <i>Accident</i> • 4th day of hospitalization due to an illness • 8th day of hospitalization due to maternity 	Hospital Cash is included in Core Health Benefits	Hospital Cash is included in Core Health Benefits																
VIP Travel This benefit provides coverage for frequent trips outside Saskatchewan.	<ul style="list-style-type: none"> • Up to 30 consecutive days per trip with no limit on the number of trips • \$5 million in <i>Emergency Hospital</i> and medical benefits • \$100,000 in air flight and common carrier accident insurance • Up to \$1000 for trip interruption • Up to \$1000 for baggage and personal effects • Up to \$1500 for meals and accommodations 																		

This brochure contains an overview of the Blue Choice®, Conversion and Guaranteed Acceptance personal health plans offered by Saskatchewan Blue Cross. This is not a contract or Policy, nor a complete description of all benefits. Saskatchewan Blue Cross products are underwritten by a variety of underwriters. For more information, visit sk.bluecross.ca/underwriting. ECO services are available 24/7/365, except in Quebec where they are available from 7 a.m. – 7 p.m., seven days a week, excluding statutory holidays.

Frequently asked questions

Questions? We have answers.

WHEN DOES MY COVERAGE TAKE EFFECT?

FOR BLUE CHOICE® • Your coverage begins on the first day of the month following the approval of your application and the receipt of your payment.

FOR CONVERSION • Apply within 60 days of leaving an Employer Benefits Plan and experience no interruption in coverage.

FOR GUARANTEED ACCEPTANCE • Choose for your coverage to be effective the 1st of the month in which you apply, or the 1st of the following month.

I'M LEAVING MY EMPLOYER BENEFITS PLAN; HOW DO I CONVERT MY COVERAGE?

Simply apply within 60 days of leaving an Employer Benefits Plan, and we'll transition your Health, Prescription Drugs, Dental and Travel benefits into a new Conversion Plan with no interruption in coverage. If you wait until after 60 days, you will be required to complete a medical questionnaire.

WILL COVERAGE UNDER MY CONVERSION PLAN BE IDENTICAL TO MY EMPLOYER BENEFITS PLAN?

Coverage may differ. Certain exclusions and limitations may apply, or benefits offered as part of your employer plan may not be available in a Conversion Plan.

HOW DO I KNOW WHICH PLAN OR OPTIONS ARE RIGHT FOR ME?

Our dedicated team can help you understand and choose the coverage you need, no matter what stage of life you're in.

WHO IS CONSIDERED A DEPENDENT?

An applicant's Partner, unmarried child up to 18 years of age (or up to age 25 if a full-time student at an accredited educational institution) or any Incapacitated Dependent unable to leave the care of the Policyholder.

GET IN TOUCH

Our Member Experience Centre operates from Monday to Friday, excluding public holidays.

Our business hours are 8:30 a.m. to 5:00 p.m.
In-person service hours are 9:00 a.m. to 4:00 p.m.

SASKATOON

516 2nd Avenue North
Saskatoon, SK

Phone 306-244-1192
Fax 306-652-5751

REGINA

100-2275 Albert Street
Regina, SK

Phone 306-525-5025
Fax 306-525-2124

sk.bluecross.ca

1-800-667-6853 within Canada

Contact your local insurance advisor

Find the coverage that's right *for you.*



TRAVEL

Travel with peace of mind with customizable insurance for every type of trip.



LIFE

Take care of your family's financial needs when it matters most.