

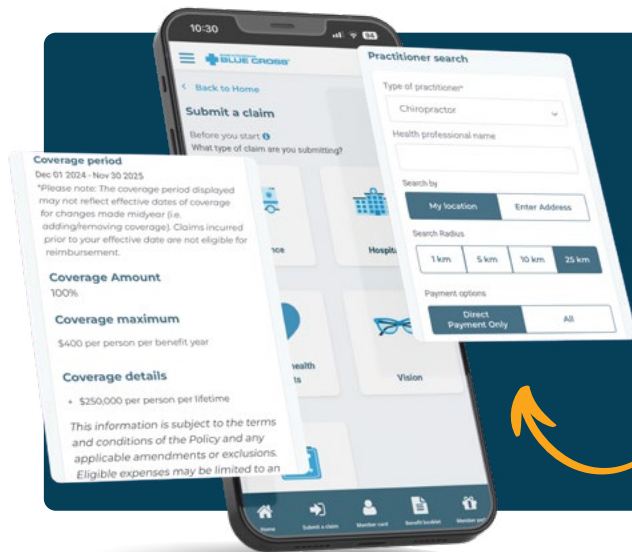


Personal health plans

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 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 plans include 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 virtual 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!

Retiring soon? Ask about the Retiree Personal Health Plan

Offering guaranteed coverage with no medical questionnaire required, the Retiree plan can offer you peace of mind that your health is protected as you enter your retirement years. Refer to the *Retiree Personal Health Plan Brochure* for details and get a quote at www.sk.bluecross.ca/quote or by clicking the button below.

- **Guaranteed coverage:** Secure coverage by ensuring your plan is in effect within 90 days of the date that your group benefits coverage ends.
- **No waiting period:** You'll receive immediate access to the benefits offered under your Retiree plan after a successful application.
- **Tailored to your needs:** Choose from three levels of coverage and various options to create a personalized plan that best suits your needs. All Retiree plans include health, travel and prescription drug coverage.

Core health benefits

EVERY PLAN INCLUDES THESE BENEFITS

	<div>Blue Choice®</div> <div>Whether you're an individual, a couple or a family, our plans are designed with you in mind.</div> <div><ul style="list-style-type: none">Flexible coverage with customizable options for every stage of life and budgetA medical questionnaire is requiredHigher coverage limits for paramedical practitioners, medical equipment and more</div>	<div>Conversion</div> <div>Leaving an employer benefits plan? Take advantage of the opportunity to convert your coverage.</div> <div><ul style="list-style-type: none">Apply within 90 days of leaving an employer benefits planEnjoy coverage with no waiting period and no interruptions when coverage is in place within 90 days of your group benefits ending</div>	<div>Guaranteed Acceptance</div> <div>Comprehensive coverage for everyone, regardless of health history.</div> <div><ul style="list-style-type: none">No medical examinations or questionnairesExtensive health, dental and prescription drug coverage, even for pre-existing medical conditions</div>
Ambulance	Unlimited emergency trips to a hospital; 50% coverage for return or no transport		
Hospital	<ul style="list-style-type: none">Preferred accommodationsIn-hospital drugsMaximum 30 days		
Private duty nursing	80% up to \$5,000	80% up to \$2,500	
Accidental dental	Unlimited coverage for accidental damage to natural teeth		
Medical equipment	Wheelchair and/or hospital bed: \$500 per lifetime Patient walker: \$300 per lifetime Oxygen equipment: \$500 Combined lifetime maximum of \$1,500	Wheelchair and/or hospital bed: 80% of purchase or 100% of rental / \$500 per lifetime Patient walker: 80% of purchase or 100% of rental / \$300 per lifetime Oxygen equipment: \$500 Combined lifetime maximum of \$1,500	
Hearing aids	Policyholder and/or partner: \$800 per five-year period Dependent children (each): \$800 per hearing aid (one for each ear) per three-year period 12-month waiting period	Policyholder and/or partner: \$800 per five-year period Dependent children (each): \$800 per hearing aid (one for each ear) per three-year period No waiting period	
Prosthetic & medical appliances	Artificial eyes, limbs, crutches, casts, braces, wigs, etc.		
Breast prosthesis	One per 24-month period		
Diabetic supplies	Unlimited	Up to \$500 combined per policy year (diabetic supplies & equipment)	
Diabetic equipment	80% up to \$500 per five-year period		
Ostomy supplies	Unlimited	Up to \$500	
Health practitioners Chiropractor, chiropracist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist	\$400 per specialty	\$300 per specialty	
Orthopaedic shoes & supplies	80% up to \$200		
Blood pressure monitors	One per five-year period		
Mobility aids	Unlimited		
Vision care	Eye exams: \$100 / one per 24-month period Prescription eyewear or laser eye surgery: \$150 combined per 24-month period	Eye exams: \$75 / one per 24-month period Prescription eyewear: \$100 per 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 \$4,000 when death is accidental		
Accidental death & dismemberment (< age 65)	Up to \$25,000 for policyholder and/or partner; \$5,000 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: <ul style="list-style-type: none">1st day of hospitalization due to an accident4th day of hospitalization due to an illness8th day of hospitalization due to maternity	

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. Benefit maximums are per insured, per policy year unless otherwise stated.

Saskatchewan Blue Cross products are underwritten by a variety of underwriters. For more information, visit sk.bluecross.ca/underwriting.

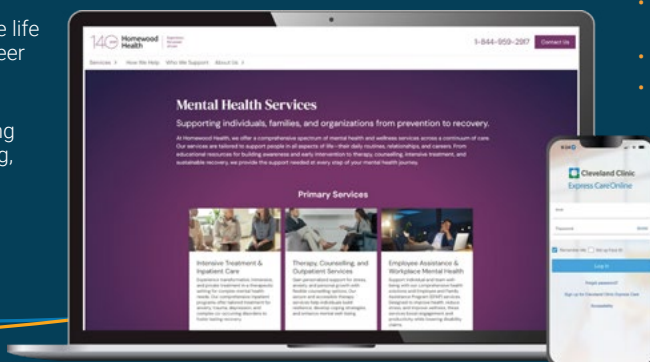
Individual Assistance Program & Virtual Care: included in every personal health plan!

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• New prescriptions only				<ul style="list-style-type: none">• 80% up to \$500 or 80% up to \$1,500• Includes previously-prescribed drugs	<ul style="list-style-type: none">• 80% up to \$1,500• Includes previously-prescribed drugs
†For prescribed drugs listed in the Saskatchewan Drug Plan Formulary						
Dental This benefit will help cover a portion of your dental expenses.		Coinsurance	Dental Service	Maximum	<ul style="list-style-type: none">• 80% Basic• 50% Major• Combined maximum of \$1,500	<ul style="list-style-type: none">• 80% Basic• 50% Major• Combined maximum of \$1,500
	After 3 months	75%	Basic	\$750		
	After 1 year	80% 50%	Basic Major	\$1,000		
	After 2 years +	80% 50%	Basic Major	\$1,500		
	Three-month waiting period				No waiting period	No waiting period
Basic dental includes procedures such as: examinations, x-rays, tests, cleaning, filling, root canals, oral surgery, denture repairs, etc. Major dental includes: inlays, onlays, crowns, dentures, bridges, some orthodontic services.						
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 accident• 4th day of hospitalization due to an illness• 8th day of hospitalization due to maternity				Included in Core Health Benefits	Included in Core Health Benefits
VIP Travel This benefit provides coverage for 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 emergency hospital and medical benefits• \$100,000 in air flight and common carrier accident insurance• Up to \$1,000 for trip interruption• Up to \$1,000 for baggage and personal effects• Up to \$1,500 for meals and accommodations					

*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?

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

CONVERSION • Apply and have coverage in effect within 90 days of the termination of your group benefits plan and experience no interruption in coverage.

GUARANTEED ACCEPTANCE • Coverage begins on the first day of the month following the approval of your application and the receipt of your payment.

RETIREE • Apply and have coverage in effect within 90 days of the termination of your group benefits plan and experience no interruption in coverage. Your Retiree coverage start date will depend on the date of your previous coverage ending.

I'M LEAVING A GROUP BENEFITS PLAN; HOW DO I CONVERT MY COVERAGE INTO A CONVERSION PLAN?

Successfully apply within 90 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 more than 90 days have passed, you can consider the Guaranteed Acceptance plan with no medical questionnaire required, or the Blue Choice® plan.

WHAT HEALTH INSURANCE OPTIONS DO I HAVE IN THE MONTHS FOLLOWING MY RETIREMENT?

After you've retired, you can purchase and apply for the Retiree plan online as long as your new coverage is in effect within 90 days of leaving your group benefits plan. This plan offers guaranteed coverage and no waiting period when transitioning from an employer-sponsored group benefits plan. Please refer to the *Retiree Personal Health Plan Brochure* or reach out to our Member Experience Centre for more information.

WILL COVERAGE UNDER A PERSONAL HEALTH PLAN BE IDENTICAL TO MY GROUP BENEFITS PLAN?

Coverage will differ. Certain exclusions and limitations may apply, and benefits offered as part of your employer plan may not be available in a personal health 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. All questions related to Saskatchewan Blue Cross products, applications and policy information can be directed to your local insurance advisor or to our office at 1-800-667-6853.

WHO IS CONSIDERED A DEPENDENT?

An applicant's partner (through common law or marriage), 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

