



# SUMMARY OF CHANGES TO BLUE CHOICE<sup>®</sup> AND CONVERSION PLANS

Effective February 1, 2021

We're committed to helping you and your clients understand their coverage. As such, we've implemented standardized Definitions and Exclusions developed by the insurance industry for the most common, important terms within our Policies. This includes the Travel coverage available to as part of our Personal Health Plans. We've also taken the opportunity to update a few sections of our Blue Choice and Conversion Policies to further enhance clarity.

This summary highlights the key changes made to both Blue Choice and Conversion Policies. Full details can be reviewed by downloading the amended Policy documents at [sk.bluecross.ca/mypolicy](https://sk.bluecross.ca/mypolicy). You can also use the Supply Request Form to request a print copy.

## SECTION A: Definitions

In order to provide greater clarity for our benefits, the following terms have had notable updates, are new, or have been removed. Please refer to your Policy booklet to read the full definitions of these terms.

### New Definitions:

- Emergency
- Medical Condition
- Pre-Existing Medical Condition
- Reasonable and Customary Changes
- Stable
- Treatment

### Updated Definitions:

- Drugs
- Eligible Expenses
- Hospital
- Physician

### Removed:

- Medical Emergency

## SECTION B: Core Health Benefits

The **Ambulance** benefit has been updated with enhanced clarity on excluded services (e.g. scheduled and/or non-emergency services).

The **Exclusions and Limitations for Out-Of-Saskatchewan (Within Canada) Emergency Benefits** contain standardized exclusions and added clarity throughout. Please review this section carefully before any travel outside the province.

## SECTION C: Optional Benefits

### Dental Benefits

Details have been added regarding cancellation, reinstatement, and the waiting period for Dental benefits.

### VIP Travel Benefits

The **Exclusions and Limitations for VIP Travel** contain standardized exclusions and added clarity throughout. Please review this section carefully before any travel outside the province.

## SECTION D: General Exclusions

Your policy's General Exclusions contain refreshed text and standardization in the following items:

- Exclusion related to a fraudulent, false or exaggerated statement or claim is new and standard
- Exclusion related to coverage under the public health plan is new and standard
- Exclusion related to involvement in a criminal offence or illegal act has been standardized
- Exclusion related to high risk activities has been standardized
- Exclusion related to willing participation in specific activities has been standardized

## SECTION E: General Terms

Further clarity has been added in relation to the following:

- Termination of coverage if an Insured no longer qualifies for provincial health coverage
- Claims complaint and/or appeal process
- Process around requesting a Policy termination
- Delayed dental procedures related to an Accidental Dental claim

## SECTION F: Claims

Instructions have been added regarding the submission of travel claims:

For expenses related to a medical emergency while travelling outside your province of residence, complete a Travel Insurance Claim Form available at [sk.bluecross.ca](https://sk.bluecross.ca). All emergency out-of-province/Canada claims are processed and managed by our Travel Assistance Provider.