

Converting your benefits to a Personal Health Plan

EMPLOYEE TOOLKIT

A Conversion personal health plan can protect your health after you leave your current group benefits plan.

Offering guaranteed coverage with no medical questions, the Conversion plan can offer you the peace of mind that your health is protected, even as you leave your employer-sponsored benefits coverage behind.

- **Guaranteed coverage.** No medical questionnaire is required when your application is submitted within 90 days of leaving your current group benefits plan.
- **No waiting period.** After a successful application, you'll receive **immediate access** to the benefits offered under your personal health plan.
- **Comprehensive coverage.** Every Conversion plan includes over 20 core health benefits, including ambulance services, vision care, health practitioners like massage therapists and more.
- **Tailored to you.** Add coverage to your plan to meet your needs with **options** like dental, prescription drugs and VIP Travel.

OPTIONS FOR CONTRACTORS & FREELANCERS

Blue Choice® and Guaranteed Acceptance plans provide coverage that works for contractors, so you don't have to worry about unexpected medical expenses when you're without workplace benefits coverage.

Personal health plans provide the coverage you need to keep you and your loved ones protected.
Convert your benefits today!

WHY INVEST IN A PERSONAL HEALTH PLAN?

Cover unforeseen out-of-pocket medical expenses. Saskatchewan Health doesn't cover all medical expenses, like massage, dental or prescription drugs.

Protect your loved ones. The Conversion plan provides flexibility and choice without a waiting period in the transition between benefits plans.

Safeguard finances. Ensure your retirement savings and investments are protected against unexpected medical costs.

Protect health & wellness. Benefits like health practitioners, dental and vision care can all have a positive impact on your long-term health.

Get flexible coverage customized for your unique needs when you successfully apply for the Conversion personal health plan within 90 days of your current coverage end date.



Plans feature more than 20 health benefits, including:

- Ambulance services
- Eye exams and glasses/contact lenses
- Hearing aids
- Hospital accommodation
- Out-of-province travel benefits
- Health practitioners, including massage therapists, chiropractors, physiotherapists and more



Plus, customize your plan with any of these options:

- Dental
- Prescription drugs
- VIP travel

Why convert your *benefits?*

- Members can maintain comprehensive health, dental and travel coverage as they exit a group plan
- No medical questionnaire required, which means your coverage won't be affected by your medical history
- Competitive rates that won't change based on usage
- Premiums paid for health insurance are tax-deductible
- Access to online tools and resources to support your journey to whole health and wellness

EASY PLAN MANAGEMENT FOR MEMBERS.

Members have access to the secure portal and mobile app to help manage their plan from one centralized platform — any time.

The self-service portal and app allow users to:

- Submit claims within minutes
- Check claims status and history
- View benefit details and coverage balances
- Manage and update personal information
- Make premium payments
- Access and share their virtual ID card

And much more, all while keeping information completely secure.

NEXT STEPS

1. Review personal health plan options and complete an online application using the *Apply Now* button below — no medical questionnaire is required.
2. Complete your application and make payment to activate your coverage online in minutes.

Click here to apply:





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 MY EMPLOYER BENEFITS PLAN; HOW DO I CONVERT MY COVERAGE?

Apply and secure coverage within 90 days of leaving an employer benefits plan, and we'll transition your health, prescription drug, 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.

WILL COVERAGE UNDER MY CONVERSION PLAN BE IDENTICAL TO MY EMPLOYER 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.

Retiring soon? Learn more about the Retiree plan — ask your plan administrator or affiliated brokerage for details, or reach out directly to our office at 1-800-667-6853.

AM I ELIGIBLE FOR BENEFITS IF I'M A CONTRACTOR OR SELF-EMPLOYED?

Yes! Regardless of whether you are an entrepreneur, full- or part-time contractor or a seasonal employee, you are eligible for a Guaranteed Acceptance or Blue Choice® plan.

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 business hours are 8:30 a.m. to 5:00 p.m., M – F.

In-person service hours are 9:00 a.m. to 4:00 p.m., M – F.

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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



SK



More than health coverage

Knowledge-building resources

Visit sk.bluecross.ca/build-your-knowledge to access a wealth of resources designed to build your understanding of insurance and take care of your health and wellness, including:

- Insurance basics
- Wellness Weekly blog
- Health literacy & empowerment

Stronger Minds by MindBeacon

Strengthen your mental health with access to free, reliable and relatable videos, quick reads and resilience-building activities through Stronger Minds by MindBeacon.

Visit mindbeacon.com/strongerminds.

Blue Advantage

Exclusive savings on health and wellness-related products and services from participating providers across Canada.

Visit blueadvantage.ca.

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

HOMEWOOD HEALTH INDIVIDUAL ASSISTANCE PROGRAM (IAP)

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

CLEVELAND CLINIC CANADA'S EXPRESS CARE ONLINE 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.

LIFE INSURANCE OPTIONS

Blue Cross Life® Insurance

Ensure the health and wellness of your loved ones by protecting their financial health with one of the most respected life insurance brands in Canada. With solutions for every stage of life, members can choose the options that fit their needs.

Choose from coverage options of up to \$5 million and up to 30 years. sk.bluecross.ca/life

Group Life Conversion

Within 31 days of leaving your Saskatchewan Blue Cross group benefits plan, you can transition basic group life insurance to a new life insurance policy, with no medical questionnaire. Group Life Conversion is great option for those who would otherwise not qualify for life insurance due to medical history.

Contact Saskatchewan Blue Cross at 1-800-667-6853 for more details and to get started.