

Converting benefits to a Personal Health Plan

PLAN ADMINISTRATOR TOOLKIT

A Conversion personal health plan can protect your employees after they leave your group benefits plan.

Offering guaranteed coverage with no medical questions, the Conversion plan can offer your employees the peace of mind that their health is protected, even as they leave their group benefits coverage behind. **The Conversion plan is perfect for:**

RETIRING EMPLOYEES

When they retire, your employees can convert their coverage to a personal health plan with no medical questions, no exclusions and no waiting period. Employees can ease into the next phase without worrying about their health.

JOB CHANGES

Leaving a job can create uncertainty when it comes to health coverage. A Conversion plan can provide employees with security to ensure their health is covered during times of transition.

OPTIONS FOR CONTRACTORS & FREELANCERS

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

Personal health plans provide the health coverage Saskatchewan residents need to keep themselves and their loved ones protected. Encourage your employees to consider a Conversion plan when they exit your group benefits plan.

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 their loved ones. A Conversion plan provides flexibility and choice without a waiting period in the transition between benefits plans.

Safeguard finances. Ensure 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 long-term health.

Questions? *Contact us.*

Member Experience Centre

1-800-667-6853

sk.bluecross.ca/contact-us



With the Conversion personal health plan, employees have the peace of mind that their health is being taken care of even after they leave your group benefits plan.



Your exiting plan members don't have to leave their health benefits behind. The Conversion plan offers guaranteed coverage with no waiting period and no medical review.

Your exiting plan members can apply within 60 days of their coverage end date for a health insurance solution that provides the flexibility and choice to suit their needs.

Why provide your members with information about the Conversion personal health plan?

Benefits for *you*

- Create a culture that promotes healthy living
- Help protect your employees from rising healthcare costs not covered by government health plans
- Provide a positive transition for employees to help cover their family's health needs with a local organization that has been supporting them through their years of employment
- Improve retention and attraction of top talent with a comprehensive benefits package both during and post-employment

Benefits for *members*

- Members can maintain comprehensive health, dental and travel coverage as they exit your plan
- No medical questionnaire required which means their coverage won't be affected by their medical history
- Affordable premiums that don't change based on usage
- Premiums paid for health coverage are tax-deductible
- Access to online tools and resources to support their 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. Provide your exiting plan members with the Personal Health Plan Employee Toolkit
2. Employees review personal health plan options and complete an online application using the link below — no medical questionnaire is required.
3. Employees can complete their application and make payment to activate their coverage online in minutes.

Share this link to apply:





Questions? We have answers.

WHEN DOES MY COVERAGE TAKE EFFECT?

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

FOR CONVERSION • Exiting plan members can apply within 60 days of retiring and experience no waiting period. Applicants can choose to begin their plan on the 1st of the current month or the 1st of the next month.

FOR GUARANTEED ACCEPTANCE • Employees may choose for their coverage to be effective the 1st of the month in which they apply or the 1st of the following month.

WHAT HAPPENS AFTER MY EMPLOYEE LEAVES THE ORGANIZATION?

After termination, the employee can purchase the Conversion plan online within 60 days of leaving your group benefits plan. This plan offers guaranteed coverage and no waiting period.

If more than 60 days have passed since leaving their group benefits plan, former employees can consider the Guaranteed Acceptance plan with no medical questionnaire required or the Blue Choice® plan.

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

Coverage may differ. Exclusions and limitations may apply and benefits offered as part of your employer plan may not be available in personal health plans.

ARE INDEPENDENT CONTRACTORS AND PART-TIME EMPLOYEES ELIGIBLE?

Part-time or full-time contractors and employees are eligible for a Guaranteed Acceptance or Blue Choice® plan.

WE WORK WITH A LOCAL BROKERAGE TO DELIVER OUR EMPLOYEE BENEFITS, WHO SHOULD EMPLOYEES CONTACT FOR QUESTIONS OR TO APPLY?

We work closely with our Saskatchewan Blue Cross brokerages and questions related to our products, applications and policy information can be directed to your affiliated brokerage or to our office at 1-800-667-6853.

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.

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



More than health coverage

Knowledge-building resources

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

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

Stronger Minds by MindBeacon

Strengthen 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 your employees with a Cleveland Clinic Canada nurse practitioner to receive a diagnosis and/or prescription for non-emergent medical conditions. They can seek virtual care support as often as needed.

LIFE INSURANCE OPTIONS

Blue Cross Life® Insurance

Employees can ensure the health and wellness of 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 between a 10-year, 20-year or 25-year term with the option to add Critical Illness Insurance. sk.bluecross.ca/life

Group Life Conversion

Within 31 days of leaving their Saskatchewan Blue Cross group benefits plan, employees 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.

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