

# 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 exiting employees **peace of mind** that their health is protected, even as they leave their group benefits coverage behind.

#### 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.

#### OPTIONS FOR RETIRING EMPLOYEES

Retiring plan members aged 50 and older may apply for the Retiree plan within 90 days of leaving your employer-sponsored group benefits plan. Refer to the *Retiree Toolkit* for details and materials that you can share with your employees.

**Personal health plans provide the health coverage that 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.** The 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](https://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.



The Conversion plan offers guaranteed coverage with no waiting period and no medical review.

Employees can apply within 90 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
- Competitive rates 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.

### WHAT HAPPENS AFTER MY EMPLOYEE LEAVES OUR ORGANIZATION?

After termination, the employee can purchase the Conversion plan online. They must apply and secure coverage within 90 days of leaving your group benefits plan. This plan offers guaranteed coverage and no waiting period.

If more than 90 days have passed, former employees can consider the Guaranteed Acceptance plan with no medical questionnaire required, or the Blue Choice® plan.

### WHEN DOES COVERAGE TAKE EFFECT?

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

**CONVERSION** • Exiting plan members can apply within 90 days of retiring and experience no waiting period. Applicants can choose to begin their plan on the 1<sup>st</sup> of the current month or the 1<sup>st</sup> of the next month.

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

**RETIREE** • Employees must apply and have coverage in effect within 90 days of the termination of your employer group benefits plan to experience no interruption in coverage. The Retiree coverage start date will depend on the date of your previous coverage ending.

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

Coverage will 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 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](http://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](https://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](https://mindbeacon.com/strongerminds).

## Blue Advantage

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

Visit [blueadvantage.ca](https://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

Your employees can ensure the health and wellness of their 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, plan 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](https://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.