



GETTING STARTED

Your new personal health plan

Your journey to whole health & wellness starts here.

Welcome to your new Saskatchewan Blue Cross personal health plan!

When you put your health insurance needs in our hands, you can feel confident knowing we have a strong history of serving our Saskatchewan communities and *empowering healthy lives* across the province. As a Saskatchewan Blue Cross plan member, you have access to a wide range of benefits, services, tools and resources to support you in living your best life.

GET STARTED IN 1, 2, 3!

Follow these steps to get registered and start managing your plan today!

STEP 1

Visit your member portal at portal.sk.bluecross.ca or by downloading the SK Blue Cross Member App from your phone's app store — scan the QR code below to get started!

STEP 2

From the home page of the app or portal, select "Register" to set up your account.

STEP 3

Provide the required information to finish registration. You'll need to have your policy and ID numbers on-hand from your new SK Blue Cross ID card.

Scan here

to get the SK Blue Cross Member App on iOS or Android!



Your plan — at your fingertips

Access plan information, check coverage amounts, submit claims and so much more! The Saskatchewan Blue Cross member portal and mobile app make managing your plan a breeze.

Once registered, you can use your member portal and app to:

- Submit claims quickly, easily and securely
- View recent claims, statuses and payment histories
- Search coverage and benefit details, including remaining balances
- Access your virtual ID card to share with providers and dependents
- Set up direct deposit, manage your information and make premium payments
- Stay up-to-date with your plan with the notification centre
- Access exclusive member perks and partnerships

Set up direct deposit

Submit your claims electronically and receive your reimbursements even faster by signing up for direct deposit. Navigate to **My Account** and select **Manage my Account** in the dropdown menu. Under **Claim Reimbursements**, select **Direct Deposit** and follow the on-screen instructions.

Electronic claims submission

The quickest and easiest way to submit claims — now with real-time adjudication on select benefits for even faster claims payment processing. Select **Submit a Claim** and choose your claim type. We'll automatically include your name and policy information, so you'll just need to upload your receipt.

Check your coverage balances

Never again wonder how much massage coverage you have left to use. Navigate to **My Coverage**, then choose the benefit for which you want to see coverage details and balance information.

Want more info? Find FAQs and answers about your plan on the next page, flip to page 3 of this document for a detailed app and portal quick start guide and head to sk.bluecross.ca/self-service for more self-serve support and how-to videos!

Your questions, answered.

Do I need to carry my ID card with me?

Your Blue Cross ID card includes your policy and identification numbers. You'll need it whenever you contact us about your benefits. You'll also have to present it to your health care provider when requesting services. **You can pull up your virtual ID card any time from the SK Blue Cross Member App.**

How do I submit a claim?

- **Direct** • If your practitioner is able to direct bill, they can submit your claim electronically at the time of service.
- **Online** • Submit your claim through the member portal or mobile app and attach electronic copies (scans, files or photos) of your receipts.
- **Mail** • Download a standard claims form online at sk.bluecross.ca/forms. Print and complete it, attach any applicable receipts and mail it to:
516 2nd Avenue North, PO Box 4030
Saskatoon, SK S7K 3T2
- **In-person** • Bring your completed paper claim form and original receipts to one of our offices.

How long do I have to submit claims?

All plans have a submission deadline of 12 months from the date of service/purchase for their claims to be assessed. Your plan must have been active at the time of the service.

I have more than one health plan. Who do I submit my claims to first?

When you're covered under more than one health plan, you can enjoy the benefits of both. Submit your claim under your primary plan, then submit the remainder of that claim to the other plan. Visit sk.bluecross.ca/manage and select **Coordinating benefits** to learn which of your plans you should submit to first.

Can I add my partner and children to my policy?

You can apply to add your child and/or partner to your policy by completing a personal health plan application.

Who can register for an account on the portal or the app?

Only the main policyholder can register for an account on the SK Blue Cross member portal and app. Dependent family members or other policy members must use the same account.

Can I add other options to my plan?

Yes, you can add optional coverage for Hospital Cash, Prescription Drugs, Dental and VIP Travel to your plan. Learn more about your available options by visiting sk.bluecross.ca/health.

How do I access my Individual Assistance Program (IAP) benefits?

Find your Homewood Health access code on your member portal. Head to homeweb.ca, click **Sign Up** and follow the onscreen instructions, inputting your access code when prompted. Homewood Health's IAP provides confidential, professional services for a broad range of personal and family challenges by telephone, in person and online, 24 hours a day, seven days a week. To access Homewood's mental health support over the phone, call 1-800-663-1142.

How do I access my virtual care benefits?

Locate your access code/service key for Cleveland Clinic Canada Express Care Online (ECO) services on your member portal. **Download** the free Cleveland Clinic Express Care App on your mobile device and register for an account. When prompted, enter your unique service key. Confidential access is available 24/7/365 across Canada¹. You and your eligible dependents can seek virtual care support as often as needed.

How can I find out what's covered under my personal health plan?

Details, including plan maximums and coverage limitations, can be found in several locations. View your coverage amounts and balances on your portal or mobile app and review your policy documents any time online at sk.bluecross.ca/mypolicy.

How can I find out if a specific procedure is covered under my dental benefits?

You can submit an estimate into our office in the same manner you would submit your claims – through your member portal or app, online directly through our website, in person or by mail.

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 toll-free in Canada

Your local insurance advisor

¹ECO services in Quebec are available from 7 a.m. – 7 p.m., seven days a week, except on statutory holidays.

Download the SK Blue Cross Member App

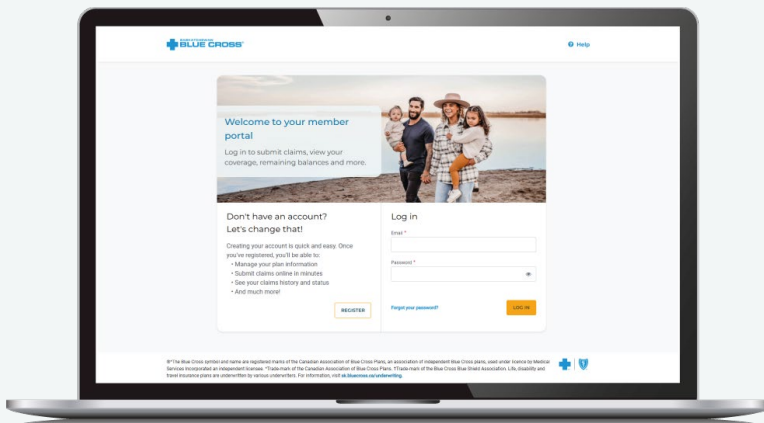
Find the app by searching *Saskatchewan Blue Cross Member App* in your phone's app store or by visiting our website at sk.bluecross.ca/app. The mobile app is available on both the Apple App Store and Google Play.

Register

To get access to the secure and private Saskatchewan Blue Cross member portal and app, you will need to set up a password. Head to portal.sk.bluecross.ca and click **Register**. You will need the policy number and ID number located on your member card to complete this process, as well as your name, date of birth and email address.

The information you enter must match the information Saskatchewan Blue Cross has on file. Only the primary policyholder can create an account.

- Fill out the required fields completely
- Include all zeros when entering your ID and policy numbers
- Press the **Create Account** button to continue
- A confirmation email containing a temporary password will be sent to the email address you provided
- Log in with the temporary password and follow the prompts to create a password
- Log in with your new password to complete registration



Forgot password

Select **Forgot your password?** on the portal home screen and follow the on-screen instructions.

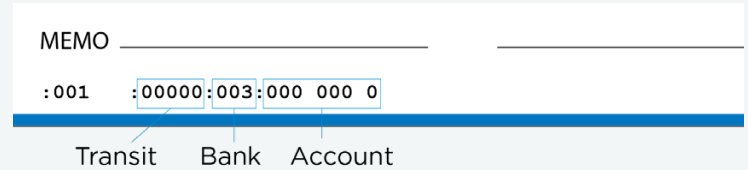
- Enter the email address that is associated with your account and click **Change Password**
- Check your email inbox for an email from Saskatchewan Blue Cross containing instructions on how to change your password
- Click the link in the email you received to reset your password and create a new one

The same login and account information is used for both the online portal and mobile app.

Sign up for direct deposit

In order to submit claims electronically, you will need to register for direct deposit. From the portal home screen, click on **Manage my Account**, then select **Direct Deposit** under **Claim Reimbursements**.

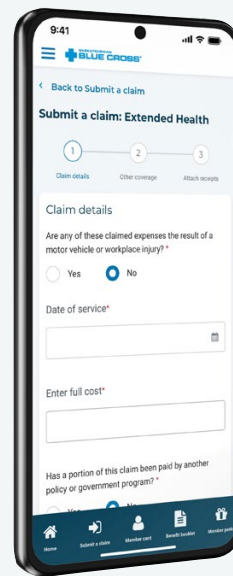
Follow the on-screen instructions and fill out all required fields. Locate your branch/transit, institution/bank and account numbers for your account by looking at a cheque or contacting your financial institution. Once your banking information is set up, you're ready to start submitting claims!



To take advantage of direct deposit, you'll need to have a Canadian bank account.

Submit a claim

On the homepage of the app or portal, click **Submit a Claim**.



- Choose the type of claim you are submitting from the available options
- Answer all required questions about your claim and treatment – anything with an asterisk (*) is mandatory
- Click **Next** to continue through the **Claim Details**
- You can search for your health care provider, but don't worry if they aren't in the search results – click the **Provider Not Listed?** button and fill in the information about your practitioner manually

- Answer all questions about other coverage, if applicable
- Attach up to 10 photos or digital copies of your required documents, like itemized receipts or claim forms
- Press **Submit** to complete your claim submission

You will receive an on-screen confirmation that your claim has been submitted, as well as a confirmation email.

Once your claim has been assessed, each receipt will appear separately with the reimbursement details in the **Claims** section of the app and portal.



Remember – you can visit sk.bluecross.ca/self-service to continue learning about your plan, portal and app, including step-by-step tutorials and video guides.