

Plan management *made simple.*

YOUR PLAN, AT YOUR FINGERTIPS

Personal health plan members have access to the Saskatchewan Blue Cross online member portal and mobile app — self-serve tools to help you manage your benefits from one centralized platform.

Manage your plan — anywhere, anytime:

- Submit claims quickly, easily and securely
- Get real-time adjudication for select benefits
- Manage personal information and premium payments
- View coverage details and remaining balances
- Access your virtual member card and add it to your digital wallet
- Stay up-to-date with the latest news about your plan and member perks



And so much more!

How our personal health plans work:



CORE PLAN

Every plan starts with core benefits



CUSTOM OPTIONS

Choose any or all custom options



Worry-free, tailored-to-you health and wellness coverage from Saskatchewan Blue Cross.

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

Through the exclusive Blue Advantage program, members have access to savings on wellness-related products and services from participating providers across Canada. Visit blueadvantage.ca.

Empowering *healthy lives.*



Personal health plans



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



*Saskatchewan Blue Cross is a registered trade-mark of the Canadian Association of Blue Cross Plans, used under licence by Medical Services Incorporated, an independent licensee.
*Trade-mark of the Canadian Association of Blue Cross Plans. *Trade-mark of the Blue Cross Blue Shield Association.

INDS 1202 - 06/25

Effective June 1, 2025

- BLUE CHOICE®
- CONVERSION
- GUARANTEED ACCEPTANCE
- RETIREE

On-demand, comprehensive mental health and wellness support

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

HOMEWOOD HEALTH INDIVIDUAL ASSISTANCE PROGRAM (IAP)

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

Get 24/7 access to these services and more:

- Counselling services for various mental health and addictions challenges
- Digital cognitive behavioural therapy with Sentio iCBT
- Interactive resources like online e-Learning courses, elder and childcare locators, health risk assessment tools and health and wellness articles
- Life Smart wellness coaching for issues like life balance, health concerns, finances and career changes
- Enhanced Mental Health Care for mid- to longer-term mental health support, providing up to 20 sessions of specialized counselling, determined on a case-by-case basis by Homewood Health

CLEVELAND CLINIC CANADA'S EXPRESS CARE ONLINE (ECO) 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.

Available services may include, but are not limited to:

- Personalized consults with no appointment needed
- Requisitions for labs and/or imaging
- Prescriptions for drugs, sent to your pharmacy of choice
- Referrals to local specialists
- Access to services while travelling anywhere in Canada



ECO services are available 24/7/365, except in Quebec where they are available from 7 a.m. – 7 p.m., seven days a week, excluding statutory holidays.

Core health benefits EVERY PLAN INCLUDES THESE BENEFITS

	<div>Blue Choice®</div> <div>Whether you're an individual, a couple or a family, our plans are designed with you in mind.</div>	<div>Conversion</div> <div>Leaving an employer benefits plan? Take advantage of the opportunity to convert your coverage.</div>	<div>Guaranteed Acceptance</div> <div>Comprehensive coverage for everyone, regardless of health history.</div>
Ambulance	Unlimited emergency trips to a hospital; 50% coverage for return or no transport		
Hospital	<div><div></div><div><div></div><div></div><div></div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> 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This brochure contains an overview of the Blue Choice®, Conversion and Guaranteed Acceptance personal health plans offered by Saskatchewan Blue Cross. This is not a contract or Policy, nor a complete description of all benefits. Benefit maximums are per insured, per policy year unless otherwise stated.

Choose to add any or all of these optional benefits:

These benefits are included:

	Blue Choice®	Conversion	Guaranteed Acceptance
Prescription drugs [‡] <small>Choose this benefit to help keep your prescriptions affordable.</small>	<ul style="list-style-type: none">80%, unlimitedNew prescriptions only	<ul style="list-style-type: none">80% up to \$500 or 80% up to \$1,500Includes previously-prescribed drugs	<ul style="list-style-type: none">80% up to \$1,500Includes previously-prescribed drugs
[‡] For prescribed drugs listed in the Saskatchewan Drug Plan Formulary			
Dental <small>This benefit will help cover a portion of your dental expenses.</small>		<ul style="list-style-type: none">80% Basic80% MajorCombined maximum of \$1,500	<ul style="list-style-type: none">80% Basic80% MajorCombined maximum of \$1,500
Hospital cash <small>This benefit provides financial help to meet expenses due to hospitalization.</small>		Included in Core Health Benefits	Included in Core Health Benefits
VIP Travel <small>This benefit provides coverage for frequent trips outside Saskatchewan.</small>		Included in Core Health Benefits	Included in Core Health Benefits

Retiring? Ask about the Retiree Personal Health Plan

Offering guaranteed coverage with no medical questions, the Retiree plan can offer you peace of mind that your health is protected as you enter your retirement years. Refer to the *Retiree Personal Health Plan Brochure* for details and get a quote at www.sk.bluecross.ca/quote.

- Guaranteed coverage:** Secure coverage by ensuring your plan is in effect within 90 days of the date that your group benefits coverage ends.
- No waiting period:** You'll receive immediate access to the benefits offered under your Retiree plan after a successful application.
- Tailored to your needs:** Choose from three levels of coverage and various options to create a personalized plan that best suits your needs. All Retiree plans include health, travel and prescription drug coverage.

Saskatchewan Blue Cross products are underwritten by a variety of underwriters. For more information, visit sk.bluecross.ca/underwriting.