

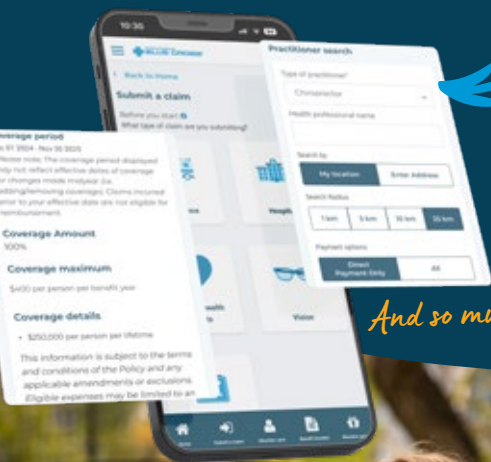
Plan management *made simple.*

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 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

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

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



+ BLUE CHOICE®

+ CONVERSION

+ GUARANTEED
ACCEPTANCE

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*Trade-mark of the Canadian Association of Blue Cross Plans. †Trade-mark of the Blue Cross Blue Shield Association.

INDS 1202 - 02/25

Effective March 4, 2025



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 <i>Emergency</i> trips to a <i>Hospital</i> *50% to transport the <i>Insured</i> to their home residence or another <i>Hospital</i> when ordered by a <i>Physician</i> following <i>Emergency Hospital Treatment</i> . 50% for ambulance services that do not result in transport to a <i>Hospital</i> .		
Hospital	<ul style="list-style-type: none">Preferred accommodations<ul style="list-style-type: none">In-Hospital DrugsMaximum 30 days		
Private Duty Nursing	80% up to \$5000 per <i>Policy</i> year	80% up to \$2500 per <i>Policy</i> year	
Accidental Dental	Unlimited coverage for accidental damage to natural teeth		
Medical Equipment	<ul style="list-style-type: none">Purchase or rental of a wheelchair and/or hospital bed to a lifetime maximum of \$500Purchase or rental of a patient walker to a lifetime maximum of \$300Purchase or rental of oxygen equipment to a maximum of \$500 per <i>Policy</i> yearCombined lifetime maximum is \$1500	<ul style="list-style-type: none">Purchase of a wheelchair and/or hospital bed: 80% of purchase cost or 100% of rental cost to a lifetime maximum of \$500Purchase of a walker: 80% of the purchase cost or 100% of the rental cost to a lifetime maximum of \$300Purchase or rental of oxygen equipment to a maximum of \$500 per <i>Policy</i> yearCombined lifetime maximum is \$1500	
Hearing Aids	<ul style="list-style-type: none">Up to \$800 in a 5-year period for <i>Policyholder</i> and/or <i>Partner</i>Up to \$800 per hearing aid (one for each ear) in a 3-year period for each <i>Dependent</i> child12-month waiting period	<ul style="list-style-type: none">Up to \$800 in a 5-year period for <i>Policyholder</i> and/or <i>Partner</i>Up to \$800 per hearing aid (one for each ear) in a 3-year period for each <i>Dependent</i> childNo waiting period	
Prosthetic & Medical Appliances	Artificial eyes, limbs, crutches, casts, braces, wigs, etc.		
Breast Prosthesis	Unlimited, one in a 24-month period		
Diabetic Supplies	Unlimited coverage	Up to \$500 combined per <i>Policy</i> year (diabetic supplies & equipment)	
Diabetic Equipment	80% up to \$500 in a 5-year period		
Ostomy Supplies	Unlimited	Up to \$500	
Health Practitioners	Up to \$400 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist	Up to \$300 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist	
Orthopaedic Shoes & Supplies	80% to \$200		
Blood Pressure Monitors	One in a 5-year period		
Mobility Aids	Unlimited		
Vision Care	<ul style="list-style-type: none">Up to \$100 for one eye examination in a 24-month periodUp to \$150 for prescription eyewear or laser eye surgery in a 24-month period	<ul style="list-style-type: none">Up to \$75 for one eye examination in a 24-month periodUp to \$100 for prescription eyewear in a 24-month period	
Out of Province Referral Services	Lifetime maximum of \$50,000 for pre-approved medical services		
Out of Saskatchewan (within Canada) Emergency Services	Unlimited		
Funeral Expense (age 65+)	Up to \$4000 when death is accidental		
Accidental Death & Dismemberment (< age 65)	Up to \$25,000 for <i>Policyholder</i> and/or <i>Partner</i> ; \$5000 for each <i>Dependent</i> child		
Hospital Cash	Available as an Optional Benefit	Under age 65: \$100 per day up to 50 consecutive days of hospitalization Age 65 and over: \$100 per day up to 30 consecutive days of hospitalization Benefits begin on: <ul style="list-style-type: none">1st day of hospitalization due to an <i>Accident</i>4th day of hospitalization due to an illness8th day of hospitalization due to maternity	

Choose to add any or all of these optional benefits:

	Blue Choice®	Conversion	Guaranteed Acceptance																
Prescription Drugs† Choose this benefit to help keep your prescriptions affordable.	<ul style="list-style-type: none">80% unlimitedPay Direct Card	<ul style="list-style-type: none">80% up to \$500 or 80% up to \$1500	<ul style="list-style-type: none">80% up to \$1500, including previously-prescribed medications																
†For prescribed <i>Drugs</i> listed in the Saskatchewan Drug Plan Formulary																			
Dental This benefit will help cover a portion of your dental expenses.	<table><tr><th></th><th>Coinsurance</th><th>Dental Service</th><th>Maximum</th></tr><tr><td>After 3 months</td><td>75%</td><td>Basic</td><td>\$750</td></tr><tr><td>After 1 year</td><td>80% 50%</td><td>Basic Major</td><td>\$1000</td></tr><tr><td>After 2 years +</td><td>80% 50%</td><td>Basic Major</td><td>\$1500</td></tr></table>		Coinsurance	Dental Service	Maximum	After 3 months	75%	Basic	\$750	After 1 year	80% 50%	Basic Major	\$1000	After 2 years +	80% 50%	Basic Major	\$1500	<ul style="list-style-type: none">80% Basic80% MajorCombined maximum of \$1500	<ul style="list-style-type: none">80% Basic80% MajorCombined maximum of \$1500
	Coinsurance	Dental Service	Maximum																
After 3 months	75%	Basic	\$750																
After 1 year	80% 50%	Basic Major	\$1000																
After 2 years +	80% 50%	Basic Major	\$1500																
Basic Dental Services include procedures such as: examinations, x-rays, tests, cleaning, filling, root canals, oral surgery, denture repairs, etc. Major Dental Services include: inlays, onlays, crowns, dentures, bridges, some orthodontic services.																			
Dental Waiting Period	3-month waiting period	The 3-month waiting period will be waived provided the <i>Insured</i> had dental benefits under the previous employer benefit plan for 3 continuous months at the time of cancellation. If the waiting period is waived, coverage will continue uninterrupted based on the number of years dental benefits were held under the previous employer benefits plan.	No waiting period																
Hospital Cash This benefit provides financial help to meet expenses due to hospitalization.	Under age 65: \$100 per day up to 50 consecutive days of hospitalization Age 65 and over: \$100 per day up to 30 consecutive days of hospitalization Benefits begin on: <ul style="list-style-type: none">1st day of hospitalization due to an <i>Accident</i>4th day of hospitalization due to an illness8th day of hospitalization due to maternity	Hospital Cash is included in Core Health Benefits	Hospital Cash is included in Core Health Benefits																
VIP Travel This benefit provides coverage for frequent trips outside Saskatchewan.	Up to 30 consecutive days per trip with no limit on the number of trips <ul style="list-style-type: none">\$5 million in <i>Emergency Hospital</i> and medical benefits\$100,000 in air flight and common carrier accident insuranceUp to \$1000 for trip interruptionUp to \$1000 for baggage and personal effectsUp to \$1500 for meals and accommodations																		

Find the coverage that's right for you.



TRAVEL

Travel with peace of mind with customizable insurance for every type of trip.



LIFE

Take care of your family's financial needs when it matters most.

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