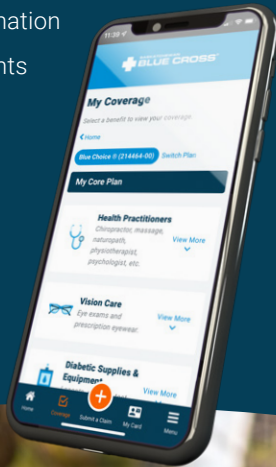


# Plan management *made simple.*

## Manage your plan - from wherever you are.

Personal health plan members have access to the Saskatchewan Blue Cross Personal Member Portal and mobile app - self-serve tools to help you manage your plan from one centralized platform. The self-service portal allows users to:

- Submit claims and check claims status
- View coverage benefits
- Update personal information
- Make premium payments
- Upload documents
- Access your member ID card
- And much more, all while keeping your information completely secure!



# Empowering *healthy lives.*



## Personal Health Insurance

### GET IN TOUCH

Our business hours are 8:30am to 5:00pm, M-F.  
In-person service hours are 9:00am to 4:00pm, M-F.

#### SASKATOON

516 2nd Avenue North  
Saskatoon, SK

Phone 306-244-1192  
Fax 306-652-5751

#### REGINA

100, 1870 Albert Street  
Regina, SK

Phone 306-525-5025  
Fax 306-525-2124

[sk.bluecross.ca](https://sk.bluecross.ca)  
1-800-667-6853 within Canada  
Contact your local insurance broker



# *More than* health coverage.

## Knowledge-building resources.

Visit our website at [sk.bluecross.ca/build-your-knowledge](https://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 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](https://mindbeacon.com/strongerminds).

## Blue Advantage

Through the exclusive Blue Advantage program, members have access to savings and discounts on wellness-related products and services from participating providers across Canada. Visit [blueadvantage.ca](https://blueadvantage.ca).



\*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 - 09/23



**BLUE CHOICE®**



**CONVERSION**



**GUARANTEED ACCEPTANCE**



# Core health benefits EVERY PLAN INCLUDES THESE BENEFITS

Choose to add any or all of these optional benefits:

These benefits are included:

	<b>Blue Choice®</b> <small>Whether you're an individual, a couple or a family, our plans are designed with you in mind.</small>	<b>Conversion</b> <small>Leaving an Employer Benefits Plan? Take advantage of the opportunity to convert your coverage.</small>	<b>Guaranteed Acceptance</b> <small>Comprehensive coverage for everyone, regardless of health history</small>
<b>Ambulance</b>	Unlimited emergency trips to hospital *50% to transport the insured to their home residence or another hospital when ordered by a physician following emergency hospital treatment. 50% for ambulance services that do not result in transport to a hospital.		
<b>Hospital</b>	<ul style="list-style-type: none"> <li>Preferred accommodations</li> <li>In hospital drugs</li> <li>Maximum 30 days</li> </ul>		
<b>Private Duty Nursing</b>	80% up to \$5000	80% up to \$2500	80% up to \$2500
<b>Accidental Dental</b>	Unlimited coverage for accidental damage to natural teeth		
<b>Medical Equipment</b>	<ul style="list-style-type: none"> <li>Purchase or rental of a wheelchair and/or hospital bed to a lifetime maximum of \$500</li> <li>Purchase or rental of a patient walker to a lifetime maximum of \$300</li> <li>Purchase or rental of oxygen equipment to a maximum of \$500 per Policy year</li> <li>Combined lifetime maximum is \$1500</li> </ul>	<ul style="list-style-type: none"> <li>Purchase of a wheelchair and/or hospital bed: 80% of purchase cost or 100% of rental cost to a lifetime maximum of \$500</li> <li>Purchase of a walker: 80% of the purchase cost or 100% of the rental cost to a lifetime maximum of \$300</li> <li>Purchase or rental of oxygen equipment to a maximum of \$500 per Policy year</li> <li>Combined lifetime maximum is \$1500</li> </ul>	<ul style="list-style-type: none"> <li>Purchase of a wheelchair and/or hospital bed: 80% of purchase cost or 100% of rental cost to a lifetime maximum of \$500</li> <li>Purchase of a walker: 80% of the purchase cost or 100% of the rental cost to a lifetime maximum of \$300</li> <li>Purchase or rental of oxygen equipment to a maximum of \$500 per Policy year</li> <li>Combined lifetime maximum is \$1500</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>Up to \$800 in a 5-year period</li> <li>Up to \$800 in a 3-year period for each dependent child</li> <li>12-month waiting period</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$800 in a 5-year period</li> <li>Up to \$800 in a 3-year period for each dependent child</li> <li>No waiting period</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$800 in a 5-year period</li> <li>Up to \$800 in a 3-year period for each dependent child</li> <li>No waiting period</li> </ul>
<b>Prosthetic &amp; Medical Appliances</b>	Artificial eyes, limbs, crutches, casts, braces, wigs, etc.		
<b>Breast Prosthesis</b>	Unlimited, one in a 24-month period		
<b>Diabetic Supplies</b>	Unlimited coverage	Up to \$500 combined	Up to \$500 combined
<b>Diabetic Equipment</b>	80% to \$500		
<b>Ostomy Supplies</b>	Unlimited	Up to \$500	Up to \$500 combined
<b>Health Practitioners</b>	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	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
<b>Orthopaedic Shoes &amp; Supplies</b>	80% to \$200		
<b>Blood Pressure Monitors</b>	One in a 5-year period		
<b>Mobility Aids</b>	Unlimited		
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>Up to \$100 for one eye examination in a 24-month period</li> <li>Up to \$150 for prescription eyewear or laser eye surgery in a 24-month period</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$75 for one eye examination in a 24-month period</li> <li>Up to \$100 for prescription eyewear in a 24-month period</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$75 for one eye examination in a 24-month period</li> <li>Up to \$100 for prescription eyewear in a 24-month period</li> </ul>
<b>Out of Province Referral Services</b>	Lifetime maximum of \$50,000 for pre-approved medical services		
<b>Out of Saskatchewan (within Canada) Emergency Services</b>	Unlimited		
<b>Funeral Expense (age 65+)</b>	Up to \$4000 when death is accidental		
<b>Accidental Death &amp; Dismemberment (&gt;age 65)</b>	Up to \$25,000 for policyholder and/or spouse; \$5000 for each dependent child		
<b>Hospital Cash</b>	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"> <li>1st day of hospitalization due to an accident</li> <li>4th day of hospitalization due to an illness</li> <li>8th day of hospitalization due to maternity</li> </ul>	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"> <li>1st day of hospitalization due to an accident</li> <li>4th day of hospitalization due to an illness</li> <li>8th day of hospitalization due to maternity</li> </ul>

	<b>Blue Choice®</b> <small>Whether you're an individual, a couple or a family, our plans are designed with you in mind.</small>	<b>Conversion</b> <small>Leaving an Employer Benefits Plan? Take advantage of the opportunity to convert your coverage.</small>	<b>Guaranteed Acceptance</b> <small>Comprehensive coverage for everyone, regardless of health history</small>															
<b>Prescription Drugs*</b> Choose this benefit to help keep your prescriptions affordable.	<ul style="list-style-type: none"> <li>80% unlimited</li> <li>Pay Direct Card</li> </ul>	<ul style="list-style-type: none"> <li>80% to \$500 OR 80% to \$1500</li> </ul>	<ul style="list-style-type: none"> <li>80% to \$1500 - including previously prescribed medications</li> </ul>															
*For prescribed drugs listed in the Saskatchewan Prescription Drug Plan Formulary																		
<b>Dental</b> This benefit will help cover a portion of your dental expenses.	<table border="1"> <thead> <tr> <th></th> <th>Coinsurance</th> <th>Dental Service</th> <th>Maximum</th> </tr> </thead> <tbody> <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> </tbody> </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"> <li>80% Basic</li> <li>50% Major</li> <li>Combined maximum of \$1500</li> </ul>
	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.																		
<b>Dental Waiting Period</b>	3-month waiting period	The 3-month waiting period will be waived provided the Insured had dental benefits under the previous employer benefits 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															
<b>Hospital Cash</b> 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"> <li>1st day of hospitalization due to an accident</li> <li>4th day of hospitalization due to an illness</li> <li>8th day of hospitalization due to maternity</li> </ul>	Hospital Cash is included in Core Health Benefits	Hospital Cash is included in Core Health Benefits															
<b>VIP Travel</b> This benefit provides coverage for frequent trips outside Saskatchewan.	<ul style="list-style-type: none"> <li>Up to 30 consecutive days per trip with no limit on the number of trips</li> <li>\$5 million in emergency hospital and medical benefits</li> <li>\$100,000 in air flight and common carrier accident insurance</li> <li>Up to \$1000 for trip interruption</li> <li>Up to \$1000 for baggage and personal effects</li> <li>Up to \$1500 for meals and accommodations</li> </ul>																	

## This benefit is optional for all plans:

<b>Student Accident</b> 24/7 accident coverage for students at school, at home or anywhere in between.	<ul style="list-style-type: none"> <li>Special benefit for out-of-province treatment</li> <li>Dread disease benefit</li> <li>Rehabilitation benefit</li> <li>Fracture and dislocation indemnity</li> <li>Confinement benefit</li> </ul>	<ul style="list-style-type: none"> <li>Tutorial benefit</li> <li>Special treatment travel expense</li> <li>Travel accident emergency expense</li> <li>Total and permanent disability</li> <li>Optional Life Insurance</li> <li>Optional Double-Up feature</li> </ul>
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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. Accidental Death & Dismemberment and Student Accident & Life benefits are underwritten by Blue Cross Life Insurance Company of Canada®, an independent licensee of the Canadian Association of Blue Cross Plans.

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.