## Plan management



### 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.





## **GET IN TOUCH**

## SASKATOON

516 2nd Avenue North Saskatoon, SK

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

sk.bluecross.ca

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

INDS 1202 - 06/25

Empowering healthy lives.

# BLUE CROSS®

## Personal health plans

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.

REGINA

100-2275 Albert Street

Regina, SK Phone 306-525-5025 Fax 306-525-2124

1-800-667-6853 within Canada Contact your local insurance advisor



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



### Core health benefits EVERY PLAN INCLUDES THESE BENEFITS

	Blue Choice® Whether you're an individual, a couple or a family, our plans are designed with you in mind.	Conversion Leaving an employer benefits plan? Take advantage of the opportunity to convert your coverage.	Guaranteed Acceptance Comprehensive coverage for everyone, regardless of health history.					
Ambulance	Unlimited emergency trips to a hospital; 50% coverage for return or no transport							
Hospital	<ul> <li>Preferred accommodations</li> <li>In-hospital drugs</li> <li>Maximum 30 days</li> </ul>							
Private duty nursing	80% up to \$5,000 80% up to \$2,500							
Accidental dental	Unlimited coverage for accidental damage to natural teeth							
Medical equipment	Wheelchair and/or hospital bed: \$500 per lifetime       Wheelchair and/or hospital bed: 80% of purchase or 100% of rental / \$500 per lifetime         Patient walker: \$300 per lifetime       Patient walker: 80% of purchase or 100% of rental / \$300 per lifetime         Oxygen equipment: \$500       Combined lifetime maximum of \$1,500							
Hearing aids	Policyholder and/or partner: \$800 per       Policyholder and/or partner: \$800 per five-year period         Dependent children (each): \$800 per hearing aid       Policyholder and/or partner: \$800 per five-year period         Dependent children (each): \$800 per hearing aid       Policyholder and/or partner: \$800 per five-year period         12-month waiting period       No waiting period							
Prosthetic & medical appliances	Artificial eyes, limbs, crutches, casts, braces, wigs, etc.							
Breast prosthesis	One per 24-month period							
Diabetic supplies	Unlimited coverage	Up to \$500 combir	ned per policy year	Hos This help				
Diabetic equipment	80% up to \$500 per five-year period	(diabetic supplie	es & equipment)					
Ostomy supplies	Unlimited	Up to \$500		to I				
Health practitioners Chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist	\$400 per specialty	\$300 per specialty						
Orthopaedic shoes & supplies	80% up to \$200							
Blood pressure monitors	One per five-year period							
Mobility aids	Unlimited							
Vision care	Eye exams: \$100 / one per 24-month period         Prescription eyewear or laser eye surgery:         \$150 combined per 24-month period         Eye exams: \$75 / one per 24-month period         Prescription eyewear:         \$150 combined per 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 \$4,000 when death is accidental							
Accidental death & dismemberment (< age 65)	Up to \$25,000 for policyholder and/or partner; \$5,000 for each dependent child							
Hospital cash	Available as an optional benefit       Under age 65: \$100 per day up to 50 consecutive days of hospitalization         Available as an optional benefit       Benefits begin on: <ul> <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>							

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

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> lospital ca his benefit elp to mee o hospital

VIP Travel his benefit for frequer askatchev

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Choose

se to add any o	r all of	These benefits are included:						
	Blue Choice <sup>®</sup>				Conversion	Guaranteed Acceptance		
<b>ion drugs‡</b> his benefit to help keep criptions affordable.	<ul> <li>80%, unlimited</li> <li>New prescriptions only</li> </ul>				80% up to \$500 or 80% up to \$1,500     Includes previously-prescribed drugs	<ul> <li>80% up to \$1,500</li> <li>Includes previously-prescribed drugs</li> </ul>		
	<sup>‡</sup> For prescribed drugs listed in the Saskatchewan Drug Plan Formulary							
efit will help cover a f your dental expenses.	After 3	Coinsurance	Dental Service	Maximum	<ul> <li>80% Basic</li> <li>80% Major</li> <li>Combined maximum of \$1,500</li> </ul>	<ul> <li>80% Basic</li> <li>80% Major</li> <li>Combined maximum of \$1,500</li> </ul>		
	months After 1 year	75% 80% 50%	Basic Basic Major	\$750 \$1,000				
	After 2 years +	80% 50%	Basic Major	\$1,500				
	Three-month waiting period				No waiting period	No waiting period		
	Basic dental includes 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>cash</b> £fit provides financial leet expenses due alization.	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: 1st day of hospitalization due to an accident 4th day of hospitalization due to an illness 8th day of hospitalization due to maternity				Included in Core Health Benefits	Included in Core Health Benefits		
al efit provides coverage ent trips outside ewan.	<ul> <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 \$1,000 for trip interruption</li> <li>Up to \$1,000 for baggage and personal effects</li> <li>Up to \$1,500 for meals and accommodations</li> </ul>							

## <u>*Refiring?*</u> Ask about the Retiree Personal Health Plan

ffering guaranteed coverage with no medical questions, the Retiree plan can offer you peace of mind that your health is protected as you nter 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

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.