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# Retiree Personal Health Plan Advisor FAQs

## June 2025

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[If you have any questions or would like more information about the Retiree Personal Health Plan, please connect with your Business Development Representative or reach out to us at our dedicated broker support email at brokers@sk.bluecross.ca. We're here to help you every step of the way. 9](#_Toc199937942)

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# Introduction

Navigating retirement health coverage can be complex and having the right information is key to making informed decisions. This FAQ resource is designed to support advisors by providing clear answers to common questions about eligibility, coverage options, costs, enrollment and plan flexibility.

This guide serves as a valuable tool for preparing for conversations with clients. It ensures that advisors can confidently address their concerns and help them transition seamlessly from their group benefits plan to an individual retiree plan.

By reviewing these FAQs in advance, advisors can provide personalized support that allows retirees to make well-informed choices, ensuring a smooth, stress-free transition to continued health coverage.

# Plan overview and eligibility

## What is the Retiree Personal Health Plan?

The Saskatchewan Blue Cross Retiree Personal Health Plan is an individual health plan tailored for Saskatchewan residents to bridge gaps left by employer benefits ending at retirement. It covers essential services like prescription drugs, dental, vision, paramedical services, and more, ensuring affordable, accessible coverage beyond government programs.

Designed to complement provincial health coverage, this plan provides peace of mind so retirees can focus on their health and wellness, enjoying a worry-free retirement.

## Who can apply for the Retiree Plan?

The Retiree Plan is available to Saskatchewan residents aged 50 and older who are nearing retirement or have recently retired and are losing coverage through a group benefits plan. Coverage under the Retiree Plan must begin **within 90 days** from the group benefits coverage end date.

## What is the minimum age requirement to apply?

The minimum age is 50 years old. Applicants must also meet other eligibility criteria, including:

* Having retired and lost coverage through a group benefits plan within the last 90 days; and,
* Must be a resident of Saskatchewan and hold valid Saskatchewan Health coverage.

## Can retirees apply for the Retiree Plan at any time?

Retirees must apply and have coverage in effect **within 90 days** from the date their group benefits coverage ended. If applications are received with an effective date that is outside of the 90-day period, they will not qualify for coverage under this plan.

## The member has an existing personal plan with Saskatchewan Blue Cross; can they switch to the Retiree Plan?

## To purchase the Retiree Plan, eligible applicants must have recently retired and lost group benefits coverage through an employer-sponsored plan. A personal health plan, whether through SBC or another carrier, does not qualify as a group benefits plan; therefore, the member would not be eligible to convert to the Retiree Plan.

## How does the Retiree Personal Health Plan differ from other health plans available to retirees?

The Saskatchewan Blue Cross Retiree Personal Health Plan stands out with its flexible design, allowing retirees to customize their coverage based on their needs, budget and lifestyle. Key differences include:

* **Modular Benefit Structure** – Varying levels of coverage presented in a mix-and-match style, offering up to 36 unique plan design combinations.
* **Seamless Coordination** – Designed to complement group benefits coverage and provincial government plans and programs.
* **Unmatched Flexibility** – Ensures retirees get the essential coverage they need, with a personalized and cost-effective approach.
* **Expanded Prescription Drug Coverage** – Reimbursement for vaccines, smoking cessation medications, Exception Drug Status (EDS) medications, and more.
* **Enhanced Travel Benefits** –Emergency medical coverage for up to 65 days out-of-province or out-of-country and a $5 million per trip maximum.

This plan offers a truly personalized and tailored approach to health coverage in retirement.

# Coverage and benefits

## What benefits are included in the Retiree Plan?

The Retiree Plan provides essential supplementary coverage tailored for retirees, that includes health and travel benefits, prescription drug coverage, and the option to add dental benefits. Each module has three levels of coverage to choose from – Basic, Classic, and Enhanced. The mix-and-match design of this product offers 36 possible plan combinations to fit different lifestyles, budgets, and health and wellness goals.

**Extended Health Benefits**

The following health benefits are included in all three coverage levels:

✔ Hospital accommodations

✔ Vision care (eye exams, glasses, and more)

✔ Ambulance services

✔ Mental wellness benefits (access to counselling, online resources, and more)

✔ Virtual Care

✔ Mobility aids and walkers

✔ Accidental dental

✔ VIP Travel

VIP Travel coverage is included within the extended health benefits. The Basic and Classic plans offer emergency medical coverage for up to 30 days per trip, with the Enhanced plan offering 65 days, and each plan providing a $5 million maximum per trip.

**Prescription Drug Benefits**

Prescription drug coverage is included in all plans with the flexibility to choose a coverage level based on individual needs. Each coverage level provides cover for drugs listed on the Saskatchewan Drug Plan Formulary, including Exception Drug Status (EDS) drugs, vaccines, and smoking cessation medications. Additionally, the Enhanced coverage level provides the most comprehensive coverage as it includes coverage for a wide range of non-formulary medications (drugs not listed on the Saskatchewan Drug Plan Formulary).

**Dental Benefits (optional)**

The optional dental coverage provides flexibility to tailor coverage based on budgetary and personal needs. Each coverage level offers varied benefits, co-insurance and maximums. Members can choose to opt out of dental benefits, which is particularly beneficial if they have coverage through the Canadian Dental Care Plan (CDCP) or are looking for a plan that doesn’t include dental.

For the complete breakdown of each benefit module and coverage available through the Basic, Classic, and Enhanced coverage levels, please refer to the policy booklet.

## Is the Dental coverage mandatory?

## No, the dental coverage is an optional benefit that provides applicants with the flexibility to customize the plan based on needs, budget, and other coverage they may already have, such as coverage under the Canada Dental Care Plan.

## Are pre-existing conditions covered under the Retiree Plan?

Yes. The Retiree Plan provides coverage for essential health needs that retirees may not secure elsewhere. Upon application, no medical questionnaire is required, and members receive guaranteed coverage as long as the eligibility criteria are met.

Please note, a 90-day stability clause applies to the emergency medical VIP Travel benefits. No travel benefits are payable for any medical condition which is not stable for the 90 days immediately preceding a trip’s departure date.

## Are there any limitations or exclusions in the plan?

The Retiree Plaln is subject to certain limitations and exclusions. For further information on the exclusions and limitations, please refer to the Retiree Personal Health Plan policy booklet or contact our office.

## Can retirees continue going to their current healthcare providers with this plan?

Members who transition from a group benefits plan to the Retiree Plan can continue visiting their preferred healthcare services, pharmacies, and dental providers. Many Saskatchewan providers are able to submit claims directly to Saskatchewan Blue Cross on behalf of the member, or members can submit claims online through their Member Portal or Mobile App,  
in-person at one of our offices, or by mail.

We recommend members check with their provider to confirm if they are registered with Saskatchewan Blue Cross for direct billing.

# Plan flexibility and changes

## Can a member increase or decrease their coverage on the Retiree Plan?

After enrolling, members can upgrade their coverage to a higher level at any time. To be eligible for a coverage decrease, the current coverage level must be maintained for a minimum of two consecutive years, or a qualifying life event must have occurred.

Since Dental is optional, it may be added or removed at any time. However, if dental coverage is removed from the plan, members will have a 24-month wait period before the benefit can be readded to the policy.

## Can retirees switch to a different plan in the future?

Yes. The policyholder has a few options to consider when making changes to their Retiree Plan policy, they can:

* Increase the coverage level of one or more of the benefit modules at any time;
* Decrease the coverage level of one or more of the benefit modules when they have experienced a qualifying life event, or have retained their current coverage for two consecutive years;
* Add the optional Dental benefit at any time;
* Remove the optional Dental benefit at any time (understanding that a 24-month waiting period must be served before readding); or,
* Convert to a Conversion Personal Health Plan at any time (understanding that they will not be eligible to switch back to the Retiree Plan in the future, unless they meet all of the eligibility criteria).

# Pricing and payment

## How much does the Retiree Personal Health Plan cost?

The Retiree Plan offers a **mix-and-match** plan design with varied premium based on the selected benefit modules and coverage levels. Premium is calculated based on a number of factors:

* The age of the oldest person on the policy;
* The total number of members covered on the policy;
* The benefit modules selected; and
* The coverage level selected for each module.

Please refer to the advisor quote tool to quote on premium.

# Application and Advisor Support

## How do retirees apply for this plan?

Individuals can apply online on our website, through an advisor, or at one of our Saskatchewan Blue Cross offices in Regina or Saskatoon. The Retiree Plan offers guaranteed acceptance, with no medical questions, if the eligibility criteria is met.

Individuals who apply within 60 days of retiring will have the option to select the 1st of the current month or the 1st of the following month as an effective date. Applications received within 60-90 days of retiring will default to an effective date for the 1st of the current month.

## How can I provide additional support to retirees when they have questions?

## If you have any questions or would like more information about the Retiree Personal Health Plan, please connect with your Business Development Representative or reach out to us at our dedicated broker support email at [brokers@sk.bluecross.ca](mailto:brokers@sk.bluecross.ca). We're here to help you every step of the way.

## What materials are available to help me promote the plan?

All Retiree Personal Health Plan materials are available through the [**Advisor Learning Centre.**](https://www.sk.bluecross.ca/broker-centre/broker-learning-centre/)Navigate to the **Resource Library** and select the **Health Plans** category to view the policy booklet, selling brochure, and more.

# Advisor compensation and cross-selling

## Do I earn a commission for referring retirees to this plan?

To earn commissions for referring clients to the Retiree Plan, you must be a contracted Individual Partnering Advisor with Saskatchewan Blue Cross. If you're interested in offering Saskatchewan Blue Cross Personal Insurance, contact [brokers@sk.bluecross.ca](mailto:brokers@sk.bluecross.ca).

[Commission Structure:](https://www.sk.bluecross.ca/uploads/2021/10/Commissions-Schedule.pdf)

* 20% commission on new active personal health plans
* 5% commission on renewals

## Why should employers offer the Retiree Individual Health Plan to their retired employees?

Employers and plan administrators are vital in helping employees transition smoothly into retirement by providing information on health coverage options available after the group plan ends.

* **Supports informed decision-making** – Helps retirees understand their options and secure continued coverage.
* **Eases life transitions** – Retirement comes with many changes; ensuring health coverage isn’t overlooked provides peace of mind.
* **Reduces administrative burden** – Saskatchewan Blue Cross offers resources to help plan administrators guide employees through their transition.

# Relocation

## Can a retiree keep their plan if they move out of province or out of country?

The Retiree Plan is only available to Saskatchewan residents. If a member moves out of the province or out of Canada, they must cancel their policy as they no longer meet the eligibility criteria of the plan.

**Moving to another Canadian province?** Contact the regional Blue Cross in your new province of residence to learn more about conversion options and available benefits.

**Moving outside of Canada?** Connect with local health authorities to explore government programs and private health insurance options in your new country.