

Plan management

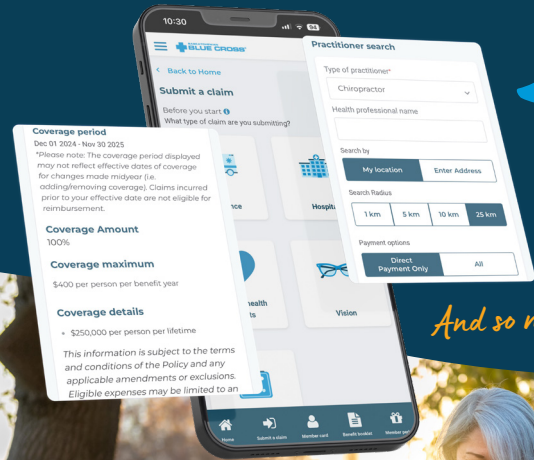
made simple.

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!

1

REVIEW PLAN OPTIONS

Every Retiree plan comes with 11 core health benefits, including virtual care and mental wellness support, as well as basic prescription drug coverage and VIP Travel.

2

SELECT YOUR COVERAGE

Choose between the Basic, Classic and Enhanced coverage levels to build your extended health, prescription drug and optional dental benefits package.

3

APPLY ONLINE

Secure your coverage by successfully applying for and making a payment on the Retiree plan within 90 days of the date your group benefits end — no medical questionnaire required.



Personalized coverage in 1, 2, 3!

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.



Retiree Personal Health Plan



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



Flexible, comprehensive health and wellness benefits for retirees aged 50 and up.

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

On-demand, comprehensive mental health and wellness support

Individual Assistance Program & Virtual Care: included in every Retiree 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.

Your retirement, your way.



Secure guaranteed benefits with the Retiree plan when your coverage is effective within 90 days of the date that your group benefits end.

- No waiting period:** Maintain comprehensive health, dental and travel coverage when you leave your group plan. After successfully applying, you'll receive immediate access to the benefits offered under your Retiree plan.
- Guaranteed coverage:** No medical questionnaire is required, so your coverage won't be affected by your medical or past claims history.
- Comprehensive coverage for health practitioners:** Up to a \$750 combined annual maximum for health practitioners, an additional \$750 for counselling and more.
- Expanded drug options:** Offering coverage that goes beyond the Saskatchewan Drug Plan Formulary.
- More travel:** Up to 65 days of travel coverage per trip with a \$5 million per trip maximum.

Create your tailored-to-you Retiree plan.

SELECT YOUR COVERAGE LEVELS:

Extended health benefits with VIP Travel (required)

BASIC	CLASSIC	ENHANCED
Coverage for your basic healthcare needs with 11 core benefits, including virtual care and mental wellness benefits.	Elevated healthcare coverage with 30 benefits, including virtual care and mental wellness benefits.	Our most robust option, with 30 benefits and higher benefit maximums. Includes virtual care and mental wellness benefits.

Prescription drugs (required)

BASIC	CLASSIC	ENHANCED
<ul style="list-style-type: none">Covers drugs listed on the SK Drug Plan Formulary\$1,000 annual maximum70% coverage	<ul style="list-style-type: none">Covers drugs listed on the SK Drug Plan Formulary\$2,000 annual maximum75% coverage	<ul style="list-style-type: none">Covers drugs listed on the Saskatchewan Blue Cross Formulary\$3,000 annual maximum\$6 deductible per eligible prescription80% coverage

Dental (optional)

If you choose not to add Dental coverage at the time of your application, it may be added at any time in the future.

BASIC	CLASSIC	ENHANCED
<ul style="list-style-type: none">Basic services: 70% coverageBenefit maximum: \$750	<ul style="list-style-type: none">Basic services: 75% coverageMajor services: 50% coverageCombined benefit maximum: \$1,500	<ul style="list-style-type: none">Basic services: 80% coverageMajor services: 50% coverageCombined benefit maximum: \$2,000

This brochure contains an overview of the Retiree Personal Health Plan offered by Saskatchewan Blue Cross. This is not a contract or policy, nor a complete description of all benefits. Maximums are per insured per policy year, unless otherwise stated. Saskatchewan Blue Cross products are underwritten by a variety of underwriters. For more information, visit sk.bluecross.ca/underwriting.

	BASIC	CLASSIC	ENHANCED
EXTENDED HEALTH BENEFITS \$7,500 maximum per insured, per policy year (excluding VIP Travel)			
Accidental dental	\$2,000	\$2,500	\$3,000
Ambulance	100% emergency transport; 50% return or no transport		
Blood pressure monitors (per five policy years)	One monitor		
Braces (per two policy years)	Not included	70% / \$750	70% / \$750
Breast prostheses (per two policy years)	Not included	\$325 (single) / \$650 (double)	\$325 (single) / \$650 (double)
Compression stockings	Not included	Two pairs	Two pairs
Custom foot orthotics and orthopaedic shoes (per two policy years)	Not included	\$300	\$300
Diabetic equipment (per five policy years)	Not included	\$500	\$500
Health practitioners			
Acupuncturist, chiroprapist, podiatrist, chiropractor, massage therapist, reflexologist, naturopath, homeopath, osteopath, physiotherapist, athletic therapist, dietitian (combined maximums per policy year)	Not included	80% / \$500 combined	80% / \$750 combined
Speech language pathologist / audiologist (combined maximums per policy year)	Not included	\$300 combined / \$80 per visit	\$500 combined / \$80 per visit
Hearing aids (per four policy years)	Not included	\$800	\$1,000
Hospital beds (per insured per lifetime)	Not included	\$1,000	\$1,500
Hospital cash	Not included	\$20 per day / 20 days per policy year	\$20 per day / 30 days per policy year
Mastectomy bras	Not included	\$50 per bra / two per policy year	\$50 per bra / two per policy year
Medical aids	\$250	\$250	\$250
Mental wellness benefits			
Counselling services — clinical psychologist, registered social worker, counsellor (combined maximums per policy year)	\$450 combined / \$75 per visit	\$600 combined / \$75 per visit	\$750 combined / \$75 per visit
Individual Assistance Program	Included in all plans		
Mobility aids	\$250	\$250	\$250
Ostomy supplies	Not included	\$1,200	\$1,200
Oxygen and equipment	Not included	\$500	\$500
PAP machine and supplies	Not included	\$350	\$500
Preferred hospital accommodations	\$1,000	\$2,000	\$3,000
Private duty nursing	Not included	\$2,500	\$5,000
Prosthetics (per three policy years)	Not included	\$3,000	\$5,000
Virtual care	Included in all plans		
Vision care	Eye exams and eyewear: \$150 combined per two policy years	Eye exams: \$75 / Eyewear: \$150 per two policy years	Eye exams: \$75 per policy year Eyewear: \$250 per two policy years
Walkers (per five policy years)	\$250		
Wheelchairs / motorized scooters (per three policy years)	Not included	\$1,500	\$1,500
Wigs and hairpieces (per two policy years)	Not included	\$500	\$500

Travel benefits

VIP Travel — In Canada and out of Canada (per trip)	\$5,000,000 / 30 days 90-day stability clause	\$5,000,000 / 30 days 90-day stability clause	\$5,000,000 / 65 days 90-day stability clause
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PRESCRIPTION DRUG

Includes diabetic supplies, contraceptives, smoking cessation and vaccines	70% up to \$1,000 per policy year	75% up to \$2,000 per policy year	80% up to \$3,000 per policy year \$6 deductible per eligible prescription
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DENTAL (OPTIONAL)

Maximum	\$750	\$1,500	\$2,000
Basic dental services	70%	75%	80%
Major dental services	Not included	50%	50%