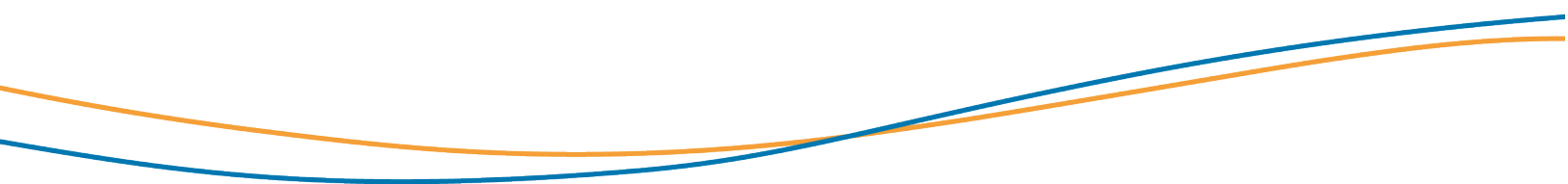


Plan Administrator – Employee Family Assistance Program (EFAP) and Virtual Care FAQ

Updated June 2025



Who is Homewood Health?

Saskatchewan Blue Cross has partnered with Homewood Health to offer our plan members access to a best-in-class and Employee Family Assistance Program (EFAP).

Homewood Health is at the forefront of mental health and well-being, providing Canadians with an unparalleled continuum of care. They achieve outstanding outcomes daily through their national network of over 6,000 employees and clinical experts working in partnership with leading employers, organizations, researchers and governments. Their unique and comprehensive stepped care continuum provides the most complete range of mental health services available nationally.

Who is Cleveland Clinic Canada?

Cleveland Clinic Canada is the Canadian location of Cleveland Clinic, a global nonprofit academic medical centre that has provided world class patient care to people from around the world since 1921. Their multi-disciplinary team of physicians and wellness experts provide in-person care at their clinics in Toronto as well as virtual care across Canada. Cleveland Clinic Canada patients benefit from the expertise of dozens of Canadian physicians, specialists and wellness experts, as well as over 5,000 physicians and specialists across the Cleveland Clinic network.

What is the Employee Family Assistance Program (EFAP) and what's included?

Homewood Health's EFAP provides you and your eligible family members with a wide variety of mental health, wellness and personal life supports. Some of the services you have access to as a Saskatchewan Blue Cross plan member include, but are not limited to:

- **Mental Health supports:**
 - Comprehensive Employee Family Assistance Program (EFAP) by Homewood Health.
 - Services include counselling, coaching, and enhanced mental health care for moderate to severe cases.
 - Culturally sensitive options with access to Elders and Traditional Healers.
- **Preventative Care:**
 - The Health Risk Assessment tool provides an evaluation of health history and lifestyle habits, supporting readiness to change measures that help members identify their health and wellness barriers and assists them with getting them back to being their best.
 - LifeSmart Coaching programs focus on lifestyle changes, financial planning, family care and career coaching.
 - Emphasis on building long-term health and wellness habits.
- **Technology-Enabled Support:**
 - Online cognitive behavioural therapy (Sentio iCBT).
 - Childcare and eldercare resource locators provide support in locating local programs, care facilities, respite care, and more.
 - Online library of interactive resources and self-directed learning.

What is Virtual Care and what is included?

Virtual Care, also referred to as telemedicine, allows patients to receive care from a provider virtually via a video or phone consult without having to visit a clinic in person. Cleveland Clinic Canada's Express Care Online allows patients to connect live with a nurse practitioner to get a diagnosis or medical advice for non-emergency health conditions. It includes:

- On-demand consultations with minimal wait times and no visit caps.
- Multiple concerns addressed in one visit.
- Prescriptions, referrals and follow-ups.

A Cleveland Clinic Canada nurse practitioner can diagnose, treat and prescribe medications for non-emergency conditions like:

- Flu
- Allergies
- Sinus issues
- Cough
- Common cold
- Pink eye
- Anxiety/Depression
- Acute diarrhea, nausea and vomiting
- Rashes, skin problems, burns, insect bites

After your assessment, if needed, you can receive:

- Lab and imaging requisitions
- Prescriptions sent to your preferred pharmacy
- Referrals to specialists
- Case coordination with Cleveland Clinic Canada
- Case coordination with Homewood Health (with your consent) for mental health and wellness support

Why are EFAP and Virtual Care now embedded in the Extended Health Benefits?

In response to mounting pressure on the healthcare system, Saskatchewan Blue Cross has launched a groundbreaking expanded care solution that offers virtual care and mental health support through Cleveland Clinic Canada and Homewood Health. This is complementary to the Saskatchewan healthcare system, ensuring that plan members, regardless of location or circumstance, have immediate access to healthcare and mental health support 24/7/365 through a comprehensive and cross-referring extended care network.

Through this enhancement to our Extended Health Benefit, plan members with general health concerns or mental health challenges, have access to personalized care, easy access to referrals across provinces and connections to specialists within their community. With critical healthcare access gaps, particularly for those who live in rural or remote areas and those who cannot secure a family doctor, this advancement ensures accessible, high-quality care when people need it most.

Will plan members who have waived their Health benefits have access to EFAP and Virtual Care?

As of September 2025, EFAP and Virtual Care benefits will be embedded into your plan's Extended Health Benefits. Plan members must have active health benefits in order to access EFAP and Virtual Care. If health benefits have been waived members will not have access to the EFAP and Virtual Care services.

Saskatchewan Blue Cross is allowing re-enrollment of plan members who have previously waived Extended Health Benefits due to a spousal plan. This period will close December 31, 2025. To re-enroll plan members, please contact groupservicecentre@sk.bluecross.ca.

What is the advantage of the combined EFAP and Virtual Care solution?

Through this enhancement, individuals with general health concerns or mental health challenges, have access to personalized care, easy access to referrals across provinces and connections to specialists within their community. With critical healthcare access gaps, particularly for those who live in rural or remote areas and those who cannot secure a family doctor, this strategic partnership provides accessible, high-quality care when people need it most.

Integrated Care Model

- Combines physical and mental health services through a comprehensive, 360-degree support system.
- Mental health support and virtual care are available 24/7/365, ensuring immediate access for all members.
- Offers seamless access to healthcare professionals, including nurse practitioners and mental health experts.
- Continuity of care for in-person services provided through a network of local health partners.
- Homewood Health has an extensive provider network of over 500 licensed professionals in Saskatchewan and over 4,500 service providers nationwide.
- Cleveland Clinic Canada maintains a proactive list of trusted local health partners in Saskatchewan and across Canada.
- Establish new referral connections when no local partner is nearby.
- Provide closed-loop referrals for lab, imaging, and diagnostic follow-ups.

How does this impact the cost of my plan?

We understand how important plan cost management is. The intent of this enhancement is to embed options for all plan members to increase access to care, improve health outcomes, reduce wait times and ultimately get members services they need swiftly and at a high standard of care delivery. Access to these tools has been proven to reduce workforce absenteeism and time away from work.

We already have an EFAP and/or Virtual Care with a different provider. Please cancel the addition of EFAP/VC benefits.

EFAP and Virtual Care are now part of our core offering of our Extended Health Benefits solution. You can choose not to promote them to your plan members. We highly recommend that you encourage awareness and utilization, and we will work with you on your specific needs and concerns.