

# Converting benefits to a Retiree plan

## EMPLOYEE TOOLKIT

**A Retiree Personal Health Plan with Saskatchewan Blue Cross can protect your health and finances after you retire and lose coverage through your group benefits plan.**

Offering guaranteed coverage with no medical questions, the Retiree plan can offer you peace of mind that your health is protected as you enter your retirement years.

- **Guaranteed coverage:** Secure coverage by ensuring your plan is in effect within 90 days of the date that your group benefits coverage ends.
- **No waiting period:** You'll receive immediate access to the benefits offered under your Retiree plan.
- **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.

**A flexible selection of benefits to choose from, including:**

- **Expanded drug options:** Offering coverage that goes beyond the Saskatchewan Drug Plan Formulary.
- **More travel:** Plans with up to 65 days of travel coverage with a \$5 million per trip maximum.
- **Comprehensive coverage for health practitioners:** Up to a \$750 combined annual maximum for health practitioners, an additional \$750 for counselling and more.
- **Optional dental benefits:** Don't need dental coverage or already have it? No problem! The Retiree plan allows you the flexibility to opt out. Don't worry; you can add dental benefits down the road should the need arise.

## WHY CHOOSE THE RETIREE PLAN?

**Cover unforeseen out-of-pocket medical expenses.** Saskatchewan Health doesn't cover all medical expenses, like massages, chiropractors or prescription drugs.

**Freedom of choice.** The Retiree plan provides flexibility of choice with multiple ways to customize your plan to suit your needs.

**Your safety net.** Enjoy your retirement in comfort knowing you have continued access to essential medical and wellness care, like prescription drugs.

**Protect health & wellness.** Benefits like dental and vision provide proactive care and can have a positive impact on long-term health.

**Travel with confidence.** Stay protected and travel with peace of mind with \$5M in emergency travel coverage and coverage for up to 65 days outside of Canada.



# Secure guaranteed coverage when your Retiree Personal Health Plan is effective within 90 days of the date that your group benefits end.



## Why convert your benefits?

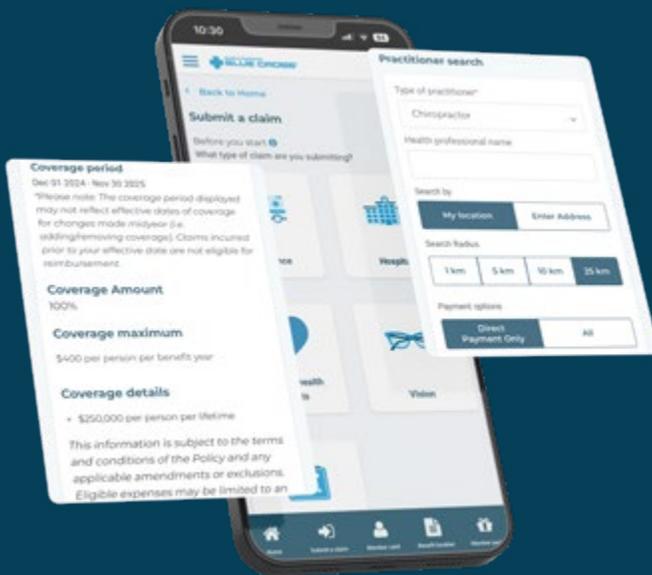
- Maintain comprehensive health, dental and travel coverage when you leave your group plan
- No medical questionnaire required, so your coverage won't be affected by your medical or past claims history
- Competitive rates that won't change based on your personal claims usage
- Premiums paid for health insurance are tax-deductible
- Access to online tools and resources to support your journey to whole health and well-being, including digital cognitive behavioural therapy, professional life coaching, engaging articles and more
- The Individual Assistance Program and virtual care are included in all plans, providing you with direct access to expert healthcare and mental health and wellness support at your fingertips, 24/7/365\*

## EASY PLAN MANAGEMENT

You'll have access to a secure portal and mobile app to help manage your plan from one centralized platform, anywhere, any time.

### The self-service portal and app allow users to:

- Submit claims within minutes
- Check claims status and history
- View benefit details and coverage balances
- Manage and update personal information
- Make premium payments
- Access and share your virtual ID card
- And much more, all while keeping your information completely secure.



## NEXT STEPS

**1** Review the Retiree Personal Health Plan options online.

**2** Complete your application and make a payment to activate your coverage in minutes.

Questions? Contact our Member Experience Centre: 1-800-667-6853 • [sk.bluecross.ca/contact-us](https://sk.bluecross.ca/contact-us)

\*ECO Virtual Care services are available 24/7/365 across Canada. Service in Quebec is available seven days a week, including evenings and weekends, with bilingual customer support 24/7.



## More than health coverage

### Knowledge-building resources

Visit [sk.bluecross.ca/build-your-knowledge](https://sk.bluecross.ca/build-your-knowledge) to access a wealth of resources designed to build an understanding of insurance and take care of your health and wellness, including:

- **Insurance basics**
- **Wellness Weekly blog**
- **Health Literacy and empowerment**

### Blue Advantage®

Exclusive savings on health and wellness-related products and services from participating providers across Canada.

Visit [blueadvantage.ca](https://blueadvantage.ca).

### Member-exclusive wellness webinars

Members receive access to exclusive events and webinars designed to support wellness and healthy living.

## Individual Assistance Program (IAP) & Virtual Care: included in every personal health plan!

### HOMWOOD HEALTH INDIVIDUAL ASSISTANCE PROGRAM (IAP)

Confidential, professional mental health and wellness services by telephone, in person and online. Counselling and coaching sessions are provided on a short-term, solution-focused model.

### CLEVELAND CLINIC CANADA'S EXPRESS CARE ONLINE VIRTUAL CARE PLATFORM

ECO connects you and your dependents 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.

## LIFE INSURANCE OPTIONS

### Blue Cross Life® Insurance

Ensure the health and wellness of your loved ones by protecting their financial health with one of the most respected life insurance brands in Canada. With solutions for every stage of life, members can choose the options that fit their needs.

Choose from coverage options of up to \$5 million and up to 30 years. [sk.bluecross.ca/life](https://sk.bluecross.ca/life)

### Group Life Conversion

Within 31 days of leaving your Saskatchewan Blue Cross group benefits plan, you can transition basic group life insurance to a new life insurance policy, with no medical questionnaire. Group Life Conversion is a great option for those who would otherwise not qualify for life insurance due to medical history.

Contact Saskatchewan Blue Cross at 1-800-667-6853 for more details and to get started.



## Questions? We have answers.

### WHAT HEALTH INSURANCE OPTIONS DO I HAVE IN THE MONTHS FOLLOWING MY RETIREMENT?

After you've retired, you can purchase the Retiree plan online, though you must apply and secure coverage that commences within 90 days of leaving your group benefits plan. This plan offers guaranteed coverage and no waiting period.

If more than 90 days have passed, you can consider the Guaranteed Acceptance plan with no medical questionnaire required, or the Blue Choice® plan.

### WHEN DOES COVERAGE TAKE EFFECT?

Apply and have coverage in effect within 90 days of the termination of your group benefits plan and experience no interruption in coverage. Your Retiree coverage start date will depend on the date of your previous coverage ending.

### WILL COVERAGE UNDER A RETIREE PLAN BE IDENTICAL TO MY GROUP BENEFITS PLAN?

The Retiree plan is a unique plan that offers benefits that are complementary to group benefit plans but are not identical. You can customize your plan and tailor it to your unique needs; however, it may not provide the same coverage as your previous plan.

### WHO SHOULD I CONTACT WITH QUESTIONS OR TO APPLY?

All questions related to Saskatchewan Blue Cross products, applications and policy information can be directed to your affiliated brokerage or to our office at 1-800-667-6853.

## GET IN TOUCH

We operate Monday to Friday, excluding statutory holidays.

Our business hours are 8:30 a.m. to 5 p.m.  
In-person service hours are 9 a.m. to 4 p.m.

### SASKATOON

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Regina, SK

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

[sk.bluecross.ca](https://www.sk.bluecross.ca)

1-800-667-6853 within Canada

Contact your local insurance advisor