

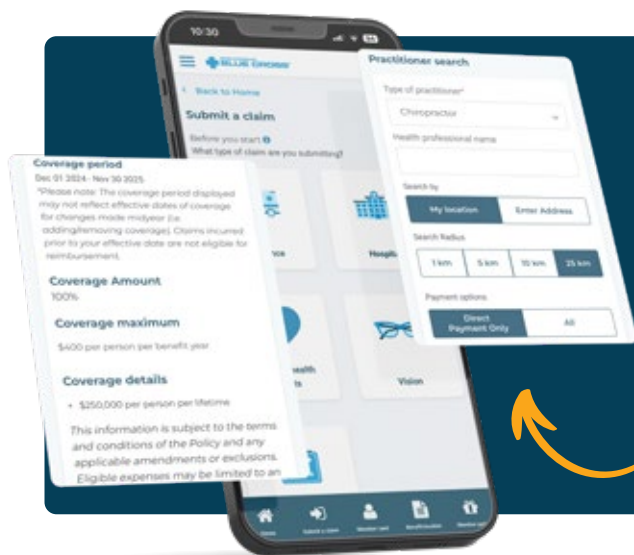
# Retiree Personal Health Plan



## Your retirement, *your way.*

Offering guaranteed coverage with no medical questions, the Retiree personal health 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.



## YOUR PLAN, AT YOUR FINGERTIPS

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!*

## Personalized coverage in 1, 2, 3!

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.



## Create your tailored-to-you Retiree plan.

### SELECT YOUR COVERAGE LEVELS:

#### Extended health benefits with VIP Travel (required)

##### BASIC

Coverage for your basic healthcare needs with 11 core benefits, including virtual care and mental wellness benefits.

##### CLASSIC

Elevated healthcare coverage with 30 benefits, including virtual care and mental wellness benefits.

##### ENHANCED

Our most robust option, with 30 benefits and higher benefit maximums. Includes virtual care and mental wellness benefits.

#### Prescription drugs (required)

##### BASIC

- Covers drugs listed on the Saskatchewan Drug Plan Formulary
- \$1,000 annual maximum
- 70% coverage

##### CLASSIC

- Covers drugs listed on the Saskatchewan Drug Plan Formulary
- \$2,000 annual maximum
- 75% coverage

##### ENHANCED

- Covers drugs listed on the Saskatchewan Blue Cross Formulary\*
- \$3,000 annual maximum
- \$6 deductible per eligible prescription
- 80% 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

- Basic services: 70% coverage
- Benefit maximum: \$750

##### CLASSIC

- Basic services: 75% coverage
- Major services: 50% coverage
- Combined benefit maximum: \$1,500

##### ENHANCED

- Basic services: 80% coverage
- Major services: 50% coverage
- Combined benefit maximum: \$2,000

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

### HOMEWOOD HEALTH INDIVIDUAL ASSISTANCE PROGRAM

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 and your eligible dependents may 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.



\*Saskatchewan Blue Cross Formulary refers to the list of approved prescription drugs as provided by Saskatchewan Blue Cross. The Saskatchewan Blue Cross Formulary includes drugs listed on the Saskatchewan Drug Plan Formulary as well as an expanded list of other drugs.

# Coverage customized to *you.*

## 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			
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	\$250	\$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

Formulary	Saskatchewan Drug Plan Formulary	Saskatchewan Drug Plan Formulary	Saskatchewan Blue Cross Formulary
Combined maximums per insured — includes Exception Drug Status (EDS) medications, diabetic supplies, smoking cessation and vaccines	70% up to \$1,000 No deductible	75% up to \$2,000 No deductible	80% up to \$3,000 per policy year \$6 deductible per eligible prescription
	Vaccines: \$500 Smoking cessation: \$300 per lifetime	Vaccines: \$500 Smoking cessation: \$300 per lifetime	Vaccines: \$500 Smoking cessation: \$300 per lifetime

### DENTAL (OPTIONAL)

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

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.



## 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

### Stronger Minds by MindBeacon

Strengthen 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](https://mindbeacon.com/strongerminds).

### Blue Advantage

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

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

## 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.

### 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

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

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

