



Converting benefits to a Retiree plan

PLAN ADMINISTRATOR TOOLKIT

A Retiree Personal Health Plan with Saskatchewan Blue Cross can protect your employees after they leave your group benefits plan.

Offering guaranteed coverage with no medical questionnaire, the Retiree plan can offer your employees peace of mind that their health is protected as they leave their group benefits and enter their retirement years.

When your employees retire, they can convert their coverage to the Retiree Personal Health Plan with no medical questions, exclusions or waiting period. Your retiring plan members can apply and secure coverage for a health insurance solution that provides flexibility and choices to suit their needs.

Coverage must be in effect within 90 days of the date that their group benefits coverage has ended.

EASY PLAN MANAGEMENT FOR MEMBERS

Plan members have access to the secure portal and mobile app to help manage their 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 their virtual ID card

And much more, all while keeping their information secure.

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 for your plan members to customize their plan to suit their needs.

Safety net. Plan members can enjoy retirement in comfort knowing they 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. Plan members can stay protected and travel with peace of mind, with \$5M in emergency travel coverage and coverage for up to 65 days outside of Canada.

Why provide your plan members with information about the Retiree Personal Health Plan?

Benefits for *you*

- Create a culture that promotes healthy living
- Help protect your employees from rising healthcare costs not covered by government health plans
- Provide a positive transition for employees to help cover their family's health needs with a local organization that has been supporting them through their years of employment
- Improve retention and attraction of top talent with a comprehensive benefits package both during and post-employment

Benefits for *members*

- Members can maintain comprehensive health, dental and travel coverage as they exit your plan
- No medical questionnaire required, which means their coverage won't be affected by their medical history
- Competitive rates that won't change based on personal claims usage
- Premiums paid for health insurance are tax-deductible
- Access to online tools and resources to support their journey to whole health and wellness

NEXT STEPS

1

Provide your retiring employees with the Retiree Plan Employee Toolkit.

2

Employees review the Retiree plan options and complete an online application using the link below; no medical questionnaire is required.

3

Employees can complete their application and make payment to activate their coverage online in minutes.

Share this link to apply:

Questions? *Contact us.*

Member Experience Centre: 1-800-667-6853 • sk.bluecross.ca/contact-us



More than health coverage

Knowledge-building resources

Visit sk.bluecross.ca/build-your-knowledge to access a wealth of resources designed to build an understanding of insurance and take care of your employee's 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.

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 your plan members with a Cleveland Clinic Canada nurse practitioner to receive a diagnosis and/or prescription for non-emergent medical conditions. They can seek virtual care support as often as needed.

LIFE INSURANCE OPTIONS

Blue Cross Life® Insurance

Your plan members can ensure the health and wellness of their 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

Group Life Conversion

Within 31 days of leaving their Saskatchewan Blue Cross group benefits plan, your employees 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.

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



Questions? We have answers.

WHAT HAPPENS AFTER MY EMPLOYEE LEAVES OUR ORGANIZATION?

After termination, the employee can purchase the Retiree plan online. They 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, former employees can consider the Guaranteed Acceptance plan with no medical questionnaire required, or the Blue Choice® plan.

WHEN DOES COVERAGE TAKE EFFECT?

Employees must apply and have coverage in effect within 90 days of the termination of your employer group benefits plan to experience no interruption in coverage. The Retiree coverage start date will depend on the date of your previous coverage ending.

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

Coverage will differ. Exclusions and limitations may apply, and benefits offered as part of your employer plan may not be available with the Retiree plan.

WE WORK WITH A LOCAL BROKERAGE TO DELIVER OUR GROUP BENEFITS; WHO SHOULD EMPLOYEES CONTACT FOR QUESTIONS OR TO APPLY?

We work closely with our brokerages, and questions related to our 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.

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Saskatoon, SK

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REGINA

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Regina, SK

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

sk.bluecross.ca

1-800-667-6853 within Canada

Contact your local insurance advisor