

# PERSONAL HEALTH PLANS EMPLOYEE TOOLKIT

## LEAVING GROUP BENEFITS?

With guaranteed acceptance and no interruption in coverage, you'll stay protected when you leave your current benefits plan.

A Saskatchewan Blue Cross **Conversion Health Plan** will always be there for you to supplement your provincially covered health insurance, through all of life's changes.

- **Job changes.** Loss or suspension of health coverage can create some uncertainty. Provide you and your family with security.
- **Retiring.** Convert to a personal health plan that gives you the freedom to live out your retirement the way you've always dreamed.
- **Coverage top-ups.** Coverage to supplement an existing workplace benefits plan can help ensure there are no gaps in an employee's coverage.
- **Family changes.** Life is full of unpredictable ups and downs. Adjust your personal health plan to ensure everyone has health coverage they need.

**Options for contractors & freelancers.** Blue Choice<sup>®</sup> plans provide coverage that goes everywhere with you, so you don't have to worry about unexpected medical expenses when you're without workplace benefits coverage.

Our basic plans provide the health benefits you need, to help make sure you get the care you need when you need it.

Want more from your plan? You can add to your core benefits by choosing from our list of custom options, including dental, prescription drugs, travel, and life insurance to create a personal customized plan that's as unique as you are.

[CLICK TO VIEW PERSONAL HEALTH PLAN OPTIONS](#)

## WHY INVEST IN A PERSONAL HEALTH PLAN?

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

**Protect your loved ones.** A Conversion plan provides flexibility and choice, without a break in coverage with the transition between benefits plans.

**Safeguard your finances.** Ensure your retirement savings and investments are protected against unexpected medical costs.

**Protect your health & wellness.** Benefits like health practitioners, dental and vision care can all have a positive impact on your long-term health.

## Questions? Contact us.

Customer Service Centre  
1-800-667-6853

[sk.bluecross.ca/contactus](http://sk.bluecross.ca/contactus)



## BIG CHANGES, COVERED.

If you're leaving an existing benefits plan, the **Conversion** plan offers no interruption in coverage, no waiting periods, and no medical review.

Apply within 60 days of your coverage end date for a health insurance solution that provides the flexibility and choice to suit your needs, including:

### How our plans work:



#### Every plan includes 20 core benefits:

- Accidental dental
- Accidental death & dismemberment (under age 65)
- Ambulance
- Blood pressure monitors
- Breast prosthesis
- Diabetic supplies & equipment
- Funeral expenses
- Health practitioners
- Hearing aids
- Hospital stay
- Medical equipment
- Mobility aids
- Ostomy supplies
- Out-of-province referral services
- Out-of-Saskatchewan emergency service
- Private duty nursing
- Prosthetic & medical appliances
- Registered therapists
- Vision care



#### Then, choose from seven custom options:

- Prescription drugs
- Dental
- Hospital cash
- Critical illness
- Student accident
- VIP travel
- Term life insurance

[CLICK TO GET A NO-OBLIGATION QUOTE](#)

## OUR MEMBERS BENEFIT.

In addition to comprehensive health coverage, Saskatchewan Blue Cross members get access to these services:

### Blue Advantage

Savings on healthcare-related products and services from participating providers. [blueadvantage.ca](https://blueadvantage.ca)

### Stronger Minds by MindBeacon

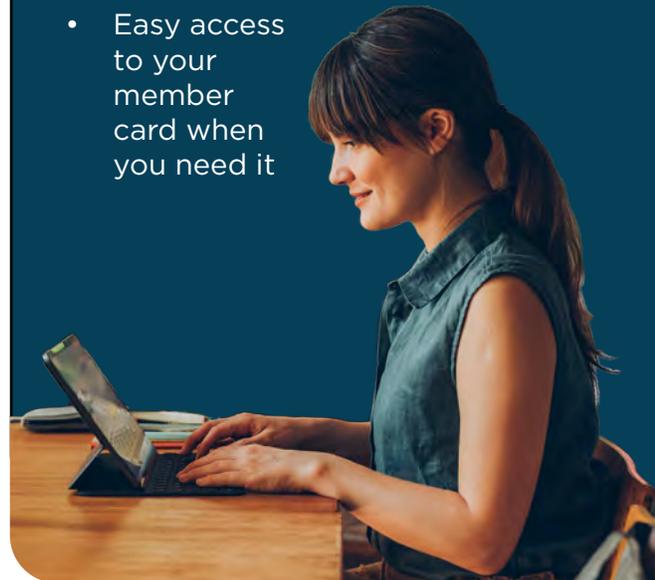
Your space for strengthening your mental health. [mindbeacon.com/strongerminds](https://mindbeacon.com/strongerminds)

### Lumeca Health

Free virtual healthcare for SK residents. [lumeca.com](https://lumeca.com)

## YOUR PLAN AT YOUR FINGERTIPS.

- 24/7 access to manage your plan and update your info
- View recent claims, their amounts and status
- Check your remaining coverage balance
- Quick and easy claims submission on the go
- Make payments and manage your banking information
- Easy access to your member card when you need it



## NEXT STEPS

1. Review our Personal Health Plan options
2. Complete an application using the button below.
3. Once you submit your application, you'll receive a call with your personalized offer within 2-10 business days!

[APPLICATION LINK](#)



## OTHER COVERAGE OPTIONS



### TRAVEL PLANS

Our Travel Plan options are great for frequent or infrequent travelers, inside and outside of Canada. Our Annual and Individual plans offer great flexibility and coverage.



#### ANNUAL PLAN

Best for frequent travellers and snowbirds who want to travel where they want, when they want, worry-free.



#### INDIVIDUAL PLAN

Great for single-trip coverage on family vacations or quick getaways.

Travelling within Canada only? Enjoy the same great coverage at reduced rates!



#### VIP TRAVEL

An optional benefit exclusive to Personal Health Plan members, VIP Travel is a great option for frequent travellers.

[CLICK TO VIEW TRAVEL PLAN OPTIONS](#)

## LIFE INSURANCE

### 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, you can pick the options that fit your needs.

Choose between a 10-year, 20-year or 25-year term with the option to add Critical Illness Insurance to your policy.

[CLICK TO GET A QUOTE IN MINUTES](#)

### Group Life Conversion

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

Contact us at 1.800.USEBLUE® for more details and to get started.

[CLICK TO CONTACT US](#)





## QUESTIONS? WE HAVE ANSWERS.

### When does my coverage take effect?

*For Blue Choice<sup>®</sup>:* Your coverage begins on the first day of the month following the approval of your application and the receipt of your payment.

*For Conversion:* Apply within 60 days of leaving an Employer Benefits Plan and experience no interruption in coverage.

### I've just transitioned to a new company & my previous employer benefits are no longer covered. What are my options?

Simply apply within 60 days of leaving an Employer Benefits Plan and we'll transition your Health, Prescription Drugs, Dental and Travel benefits into a new Conversion Plan with no interruption in coverage. If you wait until after 60 days you will be required to complete a medical questionnaire.

### If I leave this employer, will I have any coverage interruption?

No! As the policy is under your name, you will carry the plan with you regardless of where you work. If your banking information was not used to pay for the policy, we contact you the month following your termination of employment with the company to acquire your personal banking information for the plan to continue.

### How do I know which plan or options are right for me?

Our dedicated team can help you understand and choose the coverage you need, no matter what stage of life you're in.

### Who is considered a dependent?

An applicant's spouse, unmarried child up to 18 years of age (or up to age 25 if a full-time student at an accredited educational institution) or any disabled child unable to leave the care of the policyholder.

### Am I eligible for benefits if I'm a contractor/self-employed?

Yes! Regardless of whether you are an entrepreneur, full-time/part-time contractor, or a seasonal employee, you are eligible for a Personal Health Plan.

### Is my Personal Health Plan tax deductible?

Yes! Come tax time, this is a deduction you can use towards your personal income taxes!

### I already have group benefits, why would I need a Personal Health Plan?

Personal Health Plans are a great way to top up on the benefits you want extra cushion for, they also guarantee coverage regardless of any changes in your employment throughout your lifetime, such as job loss, layoffs, and retirement. Our Conversion Plan provides guaranteed coverage and no interruption in coverage when applying within 60 days of leaving your Group plan.

### Still have questions? Get in touch.

Customer Service Centre

1-800-667-6853

[sk.bluecross.ca/contactus](http://sk.bluecross.ca/contactus)