

PERSONAL HEALTH PLANS PLAN ADMINISTRATOR TOOLKIT

With guaranteed acceptance and no interruption in coverage, your exiting plan members will stay protected when they leave your workplace benefits plan.

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

- **Job changes.** Loss or suspension of health coverage can create uncertainty. A Conversion plan can provide employees with security.
- **Retiring.** Convert to a personal health plan that gives your employees the freedom to live out their retirement the way they'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. Members can make adjustments to their health plan to ensure everyone has health coverage they need.

Options for contractors & freelancers. Blue Choice[®] plans provide coverage that works for your contractors, so they don't have to worry about unexpected medical expenses when they're without workplace benefits coverage.

Our basic plans provide the health benefits Saskatchewan residents need, to help make sure they get the care they need when they need it. Need more coverage? Add to core benefits by choosing from our list of custom options to create a personally customized plan.

You can feel confident that both you and your employees receive the best of both worlds with our flexible & comprehensive Conversion Health Plans.

[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

BIG CHANGES, COVERED.

If your employees are leaving an existing benefits plan, the **Conversion** plan offers no interruption in coverage, no waiting periods, and no medical review.

Your exiting plan members can apply within 60 days of their coverage end date for a health insurance solution that provides the flexibility and choice to suit their needs.

Benefits of providing your employees with a Conversion plan option:

FOR EMPLOYERS

- Flexible coverage options
- Your employee's coverage is secured even after they leave your employment
- Improve retention and attraction of top talent with a comprehensive benefits package both during and post-employment
- Create a culture that promotes healthy living

FOR EMPLOYEES

- Comprehensive coverage
- Health coverage security through all stages of life
- Member Portal for easy plan management
- Affordable premiums that don't change based on usage
- Tax deductible
- Access to online tools & support

[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

Stronger Minds by MindBeacon

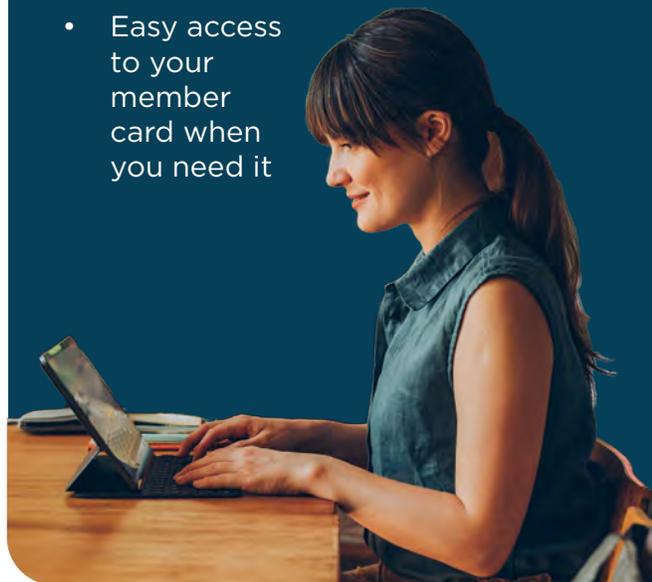
Your space for strengthening your mental health. mindbeacon.com/strongerminds

Lumeca Health

Free virtual healthcare for SK residents. 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. Provide your exiting employees with the Personal Health Plan Employee Toolkit
2. Employees review our Personal Health Plan options and complete an application using the link below.
3. Once their application is submitted, they'll receive a call with their 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 coverage take effect?

For Blue Choice[®]: 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 to experience no interruption in coverage.

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 employees may want extra cushion for. They also guarantee coverage regardless of any changes in employment, 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 a workplace benefits plan.

What happens after my employee leaves the company?

After termination, the employee's policy will have no interruption of coverage and they will be able to convert to a Conversion Plan within 60 days of leaving the company.

Are independent contractors and part-time employees eligible?

Yes! Part-time or full-time contractors and employees are eligible for a Blue Choice plan. They can also use their benefits to their advantage, as their premiums maybe eligible as a medical expense.

We work with a local brokerage to deliver our employee benefits, who should employees contact for questions or to apply?

We work closely with our Saskatchewan Blue Cross brokerages and questions related to our products, applications and policy information can be directed to your affiliated brokerage or our office at the contact information listed below.

Still have questions? Get in touch with us.

Customer Service Centre

1-800-667-6853

sk.bluecross.ca/contactus