



GETTING STARTED YOUR PERSONAL HEALTH PLAN

Welcome to your Saskatchewan Blue Cross Personal Health Plan!

MANAGING YOUR PLAN

As you use your Personal Health Plan, you can use your Member Portal to manage your plan on one centralized platform. To get started, visit portal.sk.bluecross.ca or download the SK Blue Cross: Personal mobile app and click 'Begin Registration'.

Once registered, you can use your Member Portal to:

Submit claims

The fastest and easiest way to submit claims. Select 'Submit a Claim'. We'll automatically include your name and policy information, so you'll just need to upload your receipt.

Set up direct deposit

Receive your claim reimbursements even faster by signing up for direct deposit. Navigate to 'My Information' and select 'My Banking.' Under 'Claim Reimbursements,' select 'Direct Deposit' and follow the on-screen instructions.

Check your coverage balance

Never again wonder how much massage coverage you have left to use. Navigate to 'My Coverage,' then choose the benefit for which you want to see coverage details and balance information.

Coordinating Benefits & Managing Dependents

Need to coordinate benefits with another plan or add/remove a dependent? Visit sk.bluecross.ca/manage for more information.

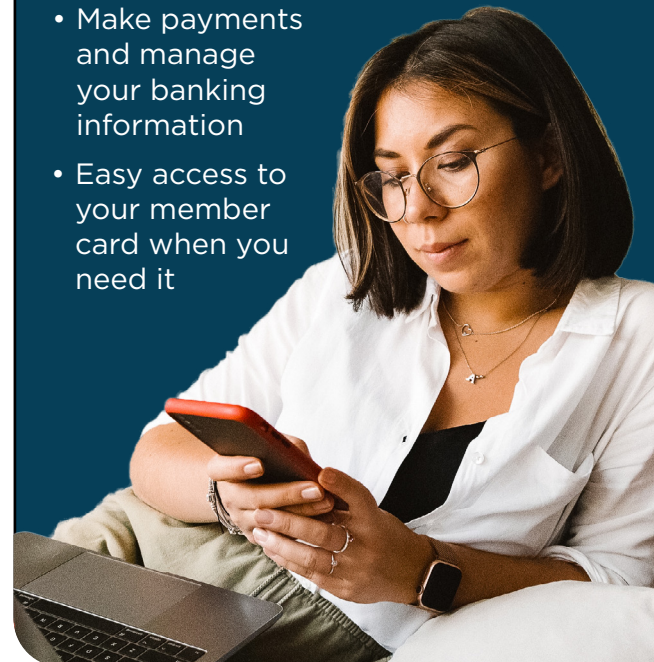
NEED ASSISTANCE?

We're just a phone call away from helping you with the answers to any questions you have. You can get in touch at 1-800-USEBLUE[®] or sk.bluecross.ca/contact-us.

YOUR PLAN AT YOUR FINGERTIPS.

Your Member Portal offers 24/7 access to manage your plan. Log in using the web portal or download the **SK Blue Cross: Personal** app.

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



FREQUENTLY ASKED QUESTIONS

I have more than one health plan. Who do I submit my claims to first?

When you are covered under more than one health plan, you can enjoy the benefits of both. Submit your claim under one plan, and then submit the remainder of that claim (for example, the remaining 20% of a claim that is covered up to 80%) to the other plan. Learn more here.

Can I add my spouse and children to my policy?

You can apply to add your child and/or spouse to your policy by completing the [Personal Health Plan application here](#).

How long do I have to submit claims?

All plans have a submission deadline of 12 months from the date of service/purchase for their claims to be assessed. Your plan must have been active at the time of the service.

How can I find out if a specific procedure is covered under my dental benefits?

You can submit an estimate into our office in the same manner you would submit your claims (through your Group or Personal Member portal or app, online directly through our website, in person or by mail).

How often can I submit payment for my plan?

Personal Health Plans are annual plans; as such, payment must be made either annually by cheque or credit card, or monthly by automatic withdrawal.

Can I add other options to my plan?

Yes, you can add any of our seven custom options to your plan, if you are not already covered for them. This would include Term Life, Critical Illness, VIP Travel, and other health options. [Learn more about available options here](#).

OUR MEMBERS BENEFIT

In addition to comprehensive health coverage, you have 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



BUILD YOUR KNOWLEDGE

Visit our website at sk.bluecross.ca/build-your-knowledge to access a wealth of resources designed to build your understanding of insurance and empower you to take care of your health and wellness.

Insurance Basics

Your crash course in Insurance 101 - get back to basics and build a strong foundation of insurance knowledge.

Wellness Weekly

Check out our weekly health & wellness blog for tips and tricks to take care of yourself.

Health Empowerment

Resources created to support you in taking charge of your health.

