

2021 Benefit Enhancements

Frequently Asked Questions

As of October 4, 2021, Saskatchewan Blue Cross members have improved access to mental health services through their Personal Health Plans. Blue Choice® and Conversion plan members now have coverage for treatment by licensed or Saskatchewan Blue Cross approved counsellors or social workers as part of their psychologist benefit.

In addition, as of October 4, 2021, the maternity waiting period has been removed from our general exclusions for Blue Choice and Conversion plans.

1. When will the enhancements take effect?

October 4, 2021. Previous amendments and exclusions will continue to apply. Policy brochures along with Policy Amendment documents will be provided upon request.

2. Can I choose to keep my previous benefit levels?

The enhanced benefits are offered as a part of our standard coverage for both Blue Choice and Conversion.

3. Will this affect my current monthly or annual premiums?

No, the enhanced benefits will not affect your current monthly or annual premiums. Annually, personal plans undergo a rate review to adjust for factors including general inflation, the cost of health care and paramedical services for all Saskatchewan members on our personal plans.

4. Will existing members receive a new policy brochure or ID cards?

The updated Policy brochure will be available online or upon request. New ID cards will not be issued.

5. Can my previous claims be re-assessed with the new coverage supports?

Claims with a date of service, on or after October 4, 2021 are eligible for coverage as it relates to the enhanced benefits.

6. Is coverage for counsellors/social workers automatically added to my plan?

Yes, coverage for treatment by a licensed or Saskatchewan Blue Cross approved counsellor or social worker will automatically be included as eligible services as part of the psychologist benefit. Previous amendments and exclusions will continue to apply.

7. How do I know if the psychologist/counsellor/social worker I'm seeing will be covered by my plan?

Services must be provided by a licensed or Saskatchewan Blue Cross approved psychologist, counsellor, or social worker. When submitting a claim, please provide an itemized receipt or invoice that includes the name of the licensed/registered practitioner, registration number, association and the type of service provided. If you are unsure if the practitioner or service is an eligible benefit, please submit a pre-determination to our office for review.

8. I am an existing Blue Choice member and have an exclusion for Psychologist. Am I eligible for the new benefit enhancements?

While psychologists, counsellors and social workers specialties/treatments are not necessarily the same, the services provided are interchangeable under the terms of your policy. As such, your previous exclusion would apply to the new coverage supports. Should you wish to have coverage for psychologist/counsellors/social workers added to your policy without re-evaluating your medical history, an additional rating would be applied to your policy. Contact us directly to learn more.

9. Has the pregnancy waiting period been removed for all optional benefit lines?

The pregnancy waiting period under the Blue Choice and Conversion Plan will be removed under General Contract Terms effective October 4, 2021. Please see your policy booklet for specific exclusions related to Optional Benefits.

10. I'm pregnant and planning on travelling. With the removal of the maternity waiting period, will I be covered if something happens?

The pregnancy waiting period under the Blue Choice and Conversion Plans will be removed under General Contract Terms effective October 4, 2021. Although there is no benefit waiting period that applies to the VIP Travel optional benefit or our stand-alone Travel Plan options, pregnancy exclusions (including high-risk pregnancy) and pre-existing conditions apply. Please see your policy booklet for specific exclusions related to our Travel Plans and pregnancy.