



## Personal health plans

### It's time to look at insurance differently.

Life is constantly changing — and your health insurance should change along with it. You can customize our basic plans to fit your lifestyle and unique needs. You'll find support in making your health insurance choices, whatever your stage in life or occupation.

Personal health plans supplement your provincially-covered health insurance. With our basic plans, you can get the care you need when you need it. Choose from a list of options, including dental, prescription drugs, travel and life insurance, to create a customized plan.

#### How our personal health plans work:



##### CORE PLAN

Every plan starts with core benefits



##### CUSTOM OPTIONS

Choose any or all custom options



Worry-free, tailored  
to you coverage from  
Saskatchewan Blue Cross.

### Expecting a major milestone? Explore your options for a personal health plan. Good things happen when you think of the details.

**GETTING MARRIED** Care for each other with a health insurance plan that supports your overall well-being.

**HAVING A BABY** Protect your family and remove insurance from your list of concerns.

**JOB CHANGES** Provide stability and security in the event of health coverage loss or suspension.

**RETIRING** Enjoy the freedom to live out your retirement the way you've always dreamed.

**FAMILY CHANGES** Life can be unpredictable — ensure everyone has the health coverage they need.

### How do I apply?

#### Visit

- [sk.bluecross.ca](http://sk.bluecross.ca)
- Our Saskatoon or Regina office
- Your local insurance advisor

#### Call toll-free

- 1-800-667-6853 within Canada

# Core health benefits EVERY PLAN INCLUDES THESE BENEFITS

	<p><b>Blue Choice®</b></p> <p>Whether you're an individual, a couple or a family, our plans are designed with you in mind.</p> <ul style="list-style-type: none"> <li>Flexible coverage with customizable options for every stage of life</li> <li>Affordable plans for every budget</li> <li>Higher coverage limits for paramedical practitioners, medical equipment &amp; more</li> </ul>	<p><b>Conversion</b></p> <p>Leaving an Employer Benefits Plan? Take advantage of the opportunity to convert your coverage.</p> <ul style="list-style-type: none"> <li>Apply within 60 days of leaving an employer benefits plan and enjoy coverage with no waiting period and no interruptions</li> </ul>	<p><b>Guaranteed Acceptance</b></p> <p>Comprehensive coverage for everyone, regardless of health history.</p> <ul style="list-style-type: none"> <li>No medical examinations or questionnaires</li> <li>Extensive health, dental and prescription drug coverage, even for pre-existing &amp; current medical conditions</li> </ul>
<b>Ambulance</b>	Unlimited emergency trips to a hospital *50% to transport the insured to their home residence or another hospital when ordered by a physician following emergency hospital treatment. 50% for ambulance services that do not result in transport to a hospital.		
<b>Hospital</b>	<ul style="list-style-type: none"> <li>Preferred accommodations                             <ul style="list-style-type: none"> <li>In-hospital drugs</li> <li>Maximum 30 days</li> </ul> </li> </ul>		
<b>Private Duty Nursing</b>	80% up to \$5000	80% up to \$2500	80% up to \$2500
<b>Accidental Dental</b>	Unlimited coverage for accidental damage to natural teeth		
<b>Medical Equipment</b>	<ul style="list-style-type: none"> <li>Purchase or rental of a wheelchair and/or hospital bed to a lifetime maximum of \$500</li> <li>Purchase or rental of a patient walker to a lifetime maximum of \$300</li> <li>Purchase or rental of oxygen equipment to a maximum of \$500 per Policy year</li> <li>Combined lifetime maximum is \$1500</li> </ul>	<ul style="list-style-type: none"> <li>Purchase of a wheelchair and/or hospital bed: 80% of purchase cost or 100% of rental cost to a lifetime maximum of \$500</li> <li>Purchase of a walker: 80% of the purchase cost or 100% of the rental cost to a lifetime maximum of \$300</li> <li>Purchase or rental of oxygen equipment to a maximum of \$500 per Policy year</li> <li>Combined lifetime maximum is \$1500</li> </ul>	<ul style="list-style-type: none"> <li>Purchase of a wheelchair and/or hospital bed: 80% of purchase cost or 100% of rental cost to a lifetime maximum of \$500</li> <li>Purchase of a walker: 80% of the purchase cost or 100% of the rental cost to a lifetime maximum of \$300</li> <li>Purchase or rental of oxygen equipment to a maximum of \$500 per Policy year</li> <li>Combined lifetime maximum is \$1500</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>Up to \$800 in a 5-year period</li> <li>Up to \$800 in a 3-year period for each dependent child</li> <li>12-month waiting period</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$800 in a 5-year period</li> <li>Up to \$800 in a 3-year period for each dependent child</li> <li>No waiting period</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$800 in a 5-year period</li> <li>Up to \$800 in a 3-year period for each dependent child</li> <li>No waiting period</li> </ul>
<b>Prosthetic &amp; Medical Appliances</b>	Artificial eyes, limbs, crutches, casts, braces, wigs, etc.		
<b>Breast Prosthesis</b>	Unlimited, one in a 24-month period		
<b>Diabetic Supplies</b>	Unlimited coverage	Up to \$500 combined	Up to \$500 combined
<b>Diabetic Equipment</b>	80% to \$500		
<b>Ostomy Supplies</b>	Unlimited	Up to \$500	Up to \$500
<b>Health Practitioners</b>	Up to \$400 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist	Up to \$300 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist	Up to \$300 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist
<b>Orthopaedic Shoes &amp; Supplies</b>	80% to \$200		
<b>Blood Pressure Monitors</b>	One in a 5-year period		
<b>Mobility Aids</b>	Unlimited		
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>Up to \$100 for one eye examination in a 24-month period</li> <li>Up to \$150 for prescription eyewear or laser eye surgery in a 24-month period</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$75 for one eye examination in a 24-month period</li> <li>Up to \$100 for prescription eyewear in a 24-month period</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$75 for one eye examination in a 24-month period</li> <li>Up to \$100 for prescription eyewear in a 24-month period</li> </ul>
<b>Out of Province Referral Services</b>	Lifetime maximum of \$50,000 for pre-approved medical services		
<b>Out of Saskatchewan (within Canada) Emergency Services</b>	Unlimited		
<b>Funeral Expense (age 65+)</b>	Up to \$4000 when death is accidental		
<b>Accidental Death &amp; Dismemberment (&lt; age 65)</b>	Up to \$25,000 for policyholder and/or spouse; \$5000 for each dependent child		
<b>Hospital Cash</b>	Available as an Optional Benefit	Under age 65: \$100 per day up to 50 consecutive days of hospitalization Age 65 and over: \$100 per day up to 30 consecutive days of hospitalization Benefits begin on: <ul style="list-style-type: none"> <li>1st day of hospitalization due to an accident</li> <li>4th day of hospitalization due to an illness</li> <li>8th day of hospitalization due to maternity</li> </ul>	Under age 65: \$100 per day up to 50 consecutive days of hospitalization Age 65 and over: \$100 per day up to 30 consecutive days of hospitalization Benefits begin on: <ul style="list-style-type: none"> <li>1st day of hospitalization due to an accident</li> <li>4th day of hospitalization due to an illness</li> <li>8th day of hospitalization due to maternity</li> </ul>

Choose to add any or all of these optional benefits:

These benefits are included:

	Blue Choice®	Conversion	Guaranteed Acceptance																
<b>Prescription Drugs*</b> Choose this benefit to help keep your prescriptions affordable.	<ul style="list-style-type: none"> <li>80% unlimited</li> <li>Pay Direct Card</li> </ul>	<ul style="list-style-type: none"> <li>80% to \$500 OR</li> <li>80% to \$1500</li> </ul>	<ul style="list-style-type: none"> <li>80% to \$1500</li> </ul>																
*For prescribed drugs listed in the Saskatchewan Prescription Drug Plan Formulary																			
<b>Dental</b> This benefit will help cover a portion of your dental expenses.	<table border="1"> <thead> <tr> <th></th> <th>Coinsurance</th> <th>Dental Service</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>After 3 months</td> <td>75%</td> <td>Basic</td> <td>\$750</td> </tr> <tr> <td>After 1 year</td> <td>80% 50%</td> <td>Basic Major</td> <td>\$1000</td> </tr> <tr> <td>After 2 years +</td> <td>80% 50%</td> <td>Basic Major</td> <td>\$1500</td> </tr> </tbody> </table>		Coinsurance	Dental Service	Maximum	After 3 months	75%	Basic	\$750	After 1 year	80% 50%	Basic Major	\$1000	After 2 years +	80% 50%	Basic Major	\$1500	<ul style="list-style-type: none"> <li>80% Basic</li> <li>50% Major</li> <li>Combined maximum of \$1500</li> </ul>	<ul style="list-style-type: none"> <li>80% Basic</li> <li>50% Major</li> <li>Combined maximum of \$1500</li> </ul>
	Coinsurance	Dental Service	Maximum																
After 3 months	75%	Basic	\$750																
After 1 year	80% 50%	Basic Major	\$1000																
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Basic Dental Services include procedures such as: examinations, x-rays, tests, cleaning, filling, root canals, oral surgery, denture repairs, etc. Major Dental Services include: inlays, onlays, crowns, dentures, bridges, some orthodontic services.																			
<b>Dental Waiting Period</b>	3-month waiting period	The 3-month waiting period will be waived provided the Insured had dental benefits under the previous employer benefits plan for 3 continuous months at the time of cancellation. If the waiting period is waived, coverage will continue uninterrupted based on the number of years dental benefits were held under the previous employer benefits plan.	No waiting period																
<b>Hospital Cash</b> This benefit provides financial help to meet expenses due to hospitalization.	Under age 65: \$100 per day up to 50 consecutive days of hospitalization Age 65 and over: \$100 per day up to 30 consecutive days of hospitalization Benefits begin on: <ul style="list-style-type: none"> <li>1st day of hospitalization due to an accident</li> <li>4th day of hospitalization due to an illness</li> <li>8th day of hospitalization due to maternity</li> </ul>	Hospital Cash is included in Core Health Benefits	Hospital Cash is included in Core Health Benefits																
<b>VIP Travel</b> This benefit provides coverage for frequent trips outside Saskatchewan.	<ul style="list-style-type: none"> <li>Up to 30 consecutive days per trip with no limit on the number of trips</li> <li>\$5 million in emergency hospital and medical benefits</li> <li>\$100,000 in air flight and common carrier accident insurance</li> <li>Up to \$1000 for trip interruption</li> <li>Up to \$1000 for baggage and personal effects</li> <li>Up to \$1500 for meals and accommodations</li> </ul>																		

## MEMBER PORTAL & MOBILE APP

Your personal health plan comes with access to our Member portal and mobile app which brings everything you need to manage your personal health plan to one centralized platform. The self-service portal allows you to:

- Submit your claims
- Check your claims status
- View your coverage benefits
- Update your personal information
- Upload documents
- Make premium payments
- And much more, all while keeping your information completely secure.



# Frequently asked questions

## Questions? We have answers.

### WHEN DOES MY COVERAGE TAKE EFFECT?

**FOR BLUE CHOICE®** 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.

**FOR GUARANTEED ACCEPTANCE** Choose for your coverage to be effective the 1<sup>st</sup> of the month in which you apply, or the 1<sup>st</sup> of the following month.

### I'M LEAVING MY EMPLOYER BENEFITS PLAN; HOW DO I CONVERT MY COVERAGE?

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.

### WILL COVERAGE UNDER MY CONVERSION PLAN BE IDENTICAL TO MY EMPLOYER BENEFITS PLAN?

Coverage may differ. Certain exclusions and limitations may apply, or benefits offered as part of your Employer Plan may not be available in a Conversion Plan.

### 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.

## GET IN TOUCH

Our business hours are 8:30 a.m. to 5:00 p.m., M-F.  
In-person service hours are 9:00 a.m. to 4:00 p.m., M-F.

### SASKATOON

516 2nd Avenue North  
PO Box 4030  
Saskatoon, SK  
S7K 2C5

Phone 306-244-1192  
Fax 306-652-5751

### REGINA

100-2275 Albert Street  
Regina, SK  
S4P 2V5

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

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

1-800-667-6853 within Canada

Contact your local insurance advisor