

Converting your benefits to a Personal Health Plan

EMPLOYEE TOOLKIT



A Conversion personal health plan can protect your health after you leave your current group benefits plan.

Offering guaranteed coverage with no medical questions, the Conversion plan can offer you the peace of mind that your health is protected, even as you leave your group benefits coverage behind.

- **Guaranteed coverage.** No medical questionnaire is required when your application is submitted within 60 days of leaving your current group benefits plan.
- **No waiting period.** You'll receive immediate access to the benefits offered under your personal health plan.
- **Comprehensive coverage.** Every plan comes with more than 20 health benefits, including ambulance services, eye exams and glasses/contact lenses, health practitioners like massage therapists, prescription drugs, and more. Plus, you can **choose to add coverage** to their plan to meet their needs. Available options include dental, prescription drugs, student accident, and VIP travel.
- **Easy enrollment.** Submit a quick and easy form with no medical history required to enroll in the plan.

OPTIONS FOR CONTRACTORS & FREELANCERS

Blue Choice[®] and Guaranteed Acceptance plans provide coverage that works for contractors, so you don't have to worry about unexpected medical expenses when you're without workplace benefits coverage.

Personal health plans provide the health coverage you need to keep you and your loved ones protected. Convert your benefits today!

[EXPLORE COVERAGE OPTIONS HERE](#)

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 their loved ones. A Conversion plan provides flexibility and choice, without a waiting period in the transition between benefits plans.

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

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

Questions? *Contact us.*

Member Experience Centre
1-800-667-6853
sk.bluecross.ca/contact-us

Get flexible coverage customized for your unique needs when you apply for the Conversion personal health plan within 60 days of your current coverage end date.



Plans feature more than 20 health benefits, including:

- Ambulance services
- Eye exams & glasses/contact lenses
- Hearing aids
- Hospital accommodation
- Out-of-province travel benefits
- Health practitioners, including massage therapists, chiropractors, physiotherapists and more



Plus, customize your plan with any of these options:

- Dental
- Prescription drugs
- VIP travel

Why convert your benefits?

- Members can maintain comprehensive health, dental and travel coverage as they exit your plan
- No medical questionnaire required, which means their coverage won't be affected by their medical history
- Affordable premiums that don't change based on usage
- Premiums paid for health coverage are tax deductible
- Access to online tools and resources to support their journey to whole health and wellness

GET A NO-OBLIGATION QUOTE

Easy plan management for members.

Members have access to the Member Portal and mobile app to help members manage their plan from one centralized platform. The self-service portal allows users to:

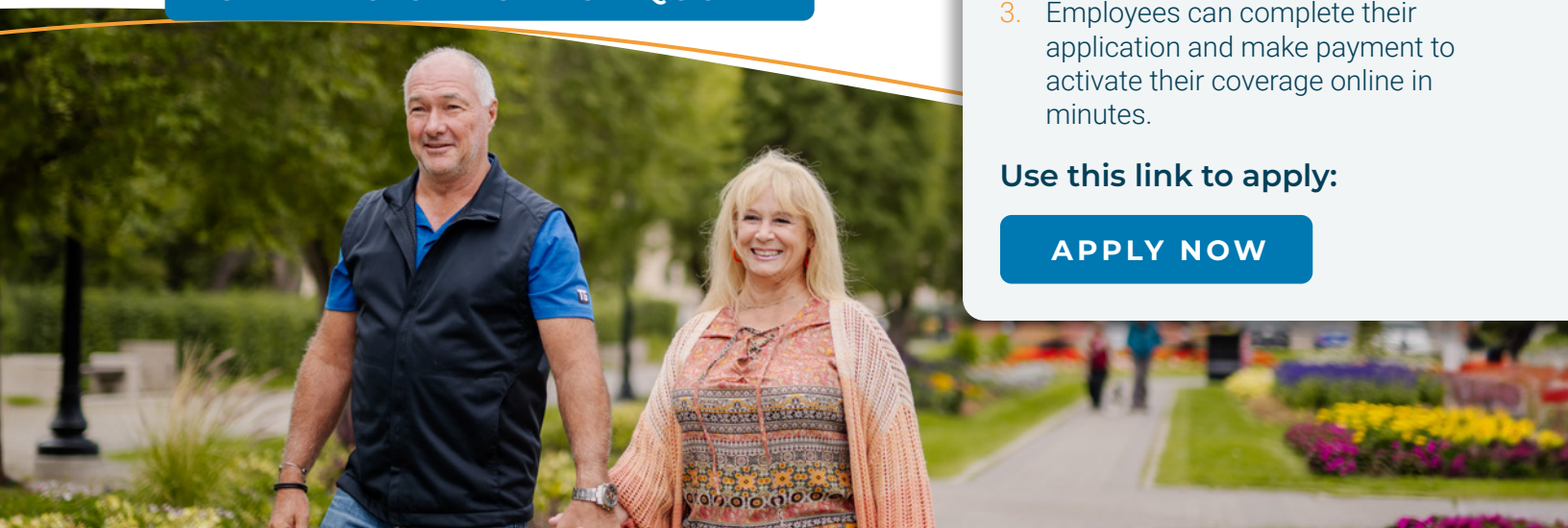
- **Submit claims**
- **Check claims status**
- **View coverage benefits**
- **Update personal information**
- **Upload documents**
- **Make premium payments**
- **Access their member ID card**
- **And much more, all while keeping information completely secure.**

NEXT STEPS

1. Provide your exiting plan members with the Personal Health Plan Employee Toolkit.
2. Employees review personal health plan options and complete an application using the link below - no medical questionnaire required.
3. Employees can complete their application and make payment to activate their coverage online in minutes.

Use this link to apply:

APPLY NOW





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 1st of the month in which you apply, or the 1st 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.

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.

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 area 9:00 a.m. to 4:00 p.m., M–F.

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PO Box 4030
Saskatoon, SK
S7K 2C5

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

REGINA

100, 1870 Albert Street
Regina, SK
S4P 4B7

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

sk.bluecross.ca
1-800-667-6853 within Canada
Contact your local insurance broker



More than health coverage

Knowledge-building resources

Access a wealth of resources designed to build your understanding of insurance and take care of your health and wellness. sk.bluecross.ca/build-your-knowledge

INSURANCE BASICS

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

WELLNESS WEEKLY

Check out our weekly health and wellness blog for tips and tricks for whole health and wellness.

HEALTH EMPOWERMENT

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

Member benefits

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

LIFE INSURANCE OPTIONS

Blue Cross Life® Insurance

You can ensure the health and wellness of 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, members can choose the options that fit their needs.

Choose between a 10-year, 20-year or 25-year term with the option to add Critical Illness Insurance. sk.bluecross.ca/life

Group Life Conversion

Within 31 days of leaving your Saskatchewan Blue Cross group benefits plan, employees can transition 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.

Employees can contact Saskatchewan Blue Cross at 1-800-667-6853 for more details and to get started.