

Frequently Asked Questions

Guaranteed Acceptance Plan & Application Enhancements

When will the Guaranteed Acceptance Personal Health Plan be available?

The Guaranteed Acceptance Personal Health Plan is available for purchase through a Saskatchewan Blue Cross representative or broker and online as of September 27, 2023.

Who can apply for a Guaranteed Acceptance Personal Health Plan?

The Guaranteed Acceptance Personal Health Plan is available to any resident of Saskatchewan with a valid Saskatchewan Health Care Card. There is no age restriction or timeframe requirement (after leaving another benefits plan) applicable. There is no review of medical history required.

Why should a customer apply for a Guaranteed Acceptance Personal Health Plan?

The Guaranteed Acceptance Plan is designed to provide coverage for customers who are not eligible for a Blue Choice Personal Health Plan based upon the review of their medical history or have received exclusions applied to benefits they would like coverage for.

How can a customer apply for a Guaranteed Acceptance Personal Health Plan?

Prospective members can access the online Guaranteed Acceptance Personal Health Plan application on our website at sk.bluecross.ca by selecting "Apply Now" under the Personal Insurance heading on the home page or by visiting sk.bluecross.ca/apply.

Saskatchewan Blue Cross representatives and brokers can access the Guaranteed Acceptance Personal Health Plan application by selecting "Apply" within the Individual Broker Portal. Using the link within the Broker Portal will associate the applicable broker number to the application for tracking and reporting purposes.

What benefits are included with Guaranteed Acceptance Personal Health Plan?

The Guaranteed Acceptance Personal Health Plan is a comprehensive package, bundling our most popular benefits:

- Core Health (20+ benefits)
- Prescription Drugs up to **\$1500 (Max level)**
- Dental
 - 80% for Basic Services & 50% for Major Services
 - Combined Maximum of \$1500 per policy year (Max level)
- VIP Travel

Customers have the option to add Student Accident coverage for an additional premium.

[Click here](#) for a complete review of the benefits included in the Guaranteed Acceptance Personal Health Plan.

Can a Guaranteed Acceptance Personal Health Plan be customized? Can you reduce coverage amounts or remove certain benefits?

The Guaranteed Acceptance Personal Health Plan is designed to cover anyone who needs health insurance, regardless of their medical history or what stage of life they're in.

The plan bundles our most popular benefits, providing comprehensive, affordable coverage. These benefits include Core Health, Prescription Drug, Dental and VIP Travel coverage. The bundled coverage amounts cannot be reduced or removed from the plan.

Student Accident is an optional benefit and customers can choose to add it to the plan for enhanced coverage at an additional cost.

[Click here](#) for a complete review of the benefits included in the Guaranteed Acceptance Personal Health Plan.

How much does the Guaranteed Acceptance Personal Health Plan cost?

The Guaranteed Acceptance Personal Health Plan premiums are calculated using the age of the eldest member on the policy and the number of family members that will be covered.

Premiums are designed to focus on our members' needs, providing coverage for a range of benefits that will aid their pre-existing conditions while still being competitive in the market.

Is there anything I can provide for a customer who is unsure if they want to apply for the Guaranteed Acceptance Personal Health Plan? What support materials are available?

Customers who are interested in learning more about our Guaranteed Acceptance Personal Health Plan can view coverage information from our [Personal Health Plan](#) page on our website or access the **Personal Health Plan Brochure** and **Guaranteed Acceptance Personal Health Plan Policy Booklet** from the [Forms & Documents](#) page on our website. If they have any questions about the plan, a Saskatchewan Blue Cross representative will be happy to assist.

Can a broker sell a Guaranteed Acceptance Personal Health Plan?

Saskatchewan Blue Cross brokers can access the Guaranteed Acceptance Personal Health Plan application by selecting "Apply" within the Individual Broker Portal. Using the link within the Broker Portal will associate the applicable broker number to the application for tracking and reporting purposes.

Where can I enter a promotion or broker code in the application?

If an applicant has a promotion code or would like to add a referring broker code to their application, they can add the information using the "How did you hear about Saskatchewan Blue Cross" and "Referral Code" sections located on the Personal Information page of the online

application. The sections are available after entering the applicant's personal and contact information, before selecting Continue to progress in the application.

If I submit a Personal Health Plan application for a client and they receive a Guaranteed Acceptance Plan, will I receive a broker commission?

If a broker submits a Blue Choice or Conversion Personal Health Plan application for a client and the Guaranteed Acceptance Personal Health Plan is determined to be the best solution for the client, the broker will be paid the standard [Personal Health Plan commission](#) for the policy.

Is there a grace period for cancelling the Guaranteed Acceptance Personal Health Plan?

Members who would like to cancel their Guaranteed Acceptance Personal Health Plan can request the cancellation within the 2-week grace period after the policy is active. During the grace period no written documentation is required to process the cancellation.

Will premium refunds be provided for cancellations within the grace period?

Members who cancel their Guaranteed Acceptance Personal Health Plan within the grace period will receive a **full refund** after deducting premiums for any claims paid during the duration of the policy. If the total claim reimbursement is greater than the premium refund amount, the member would be responsible for paying the difference to Saskatchewan Blue Cross.

Will premium refunds be provided for cancellations outside the grace period?

Members who would like to cancel their Guaranteed Acceptance Personal Health Plan outside the 2-week grace period must provide written notification to Saskatchewan Blue Cross 30 days prior to their desired cancellation date. Members will receive a **partial refund** for premiums paid for the remaining portion of their policy year after the termination date.

The refund total will be calculated at the time of cancellation after deducting premiums for any claims paid during the duration of the policy. If the total claim reimbursement is greater than the premium refund amount, the member would be responsible for paying the difference to Saskatchewan Blue Cross.

Can a member reapply for the Guaranteed Acceptance Personal Health Plan after cancellation?

If a member has cancelled their Guaranteed Acceptance Personal Health Plan, they must wait 12 months before they would be eligible to reapply. All Guaranteed Acceptance Personal Health Plan applications are reviewed by our Saskatchewan Blue Cross representatives to determine if an applicant is eligible to apply or must adhere to the waiting period prior to activation.

Exceptions may be made to allow members to reapply prior to completing the waiting period. These may include returning to Saskatchewan after moving out of province or out of Canada, or

if a group insurance policy was obtained. If a member would like to be considered for an exception to the waiting period, a request must be submitted to Saskatchewan Blue Cross to be reviewed by the Manager of Individual Sales, the Manager of Member Experience, and the Director of Marketing.