

BLUE CHOICE
PERSONAL HEALTH PLANS

Health Insurance



TRUE BLUE DIFFERENCE®

You've taken the first step by coming to us, and we're here to ensure you have an exceptional experience.

We love what we do, we're passionate about the services and products we offer, and we care about the people we work with every day—our customers, our colleagues, our communities.

Because in the end, it comes down to what really matters . . . caring for you.

That's the True Blue Difference.



Whether you are an individual, a couple or a family, our plans are designed with you in mind.

Why Blue Choice?

Blue Choice Personal Health Plans are here to protect you and your loved ones from medical expenses that Saskatchewan Health doesn't cover.

What benefits are available?

It's all about choice! You can customize your Personal Health Plan to meet your needs by choosing from our list of optional benefits:

- Prescription Drugs
- Dental
- Hospital Cash
- VIP Travel
- Student Accident
- Critical Illness
- Term Life Insurance

Why apply now?

Qualify now and you'll secure coverage for the future when you may need it. When you apply for a Blue Choice Personal Health Plan, your medical history will be reviewed. If you wait until a health problem occurs, limitations or exclusions may apply.

Core Health Benefits

Ambulance

- Unlimited emergency trips to hospital

Hospital

- Preferred accommodations
- In-hospital drugs
- Maximum 30 days

Private Duty Nursing

- 80% up to a maximum of \$5,000

Accidental Dental

- Unlimited coverage for accidental damage to natural teeth

Medical Equipment

- Purchase or rental of a wheelchair and/or hospital bed to a maximum of \$500
- Purchase or rental of a patient walker to a maximum of \$300
- Purchase or rental of oxygen equipment to a maximum of \$500
- Combined lifetime maximum is \$1,500

Hearing Aids

- Up to \$500 in a 5-year period
- Up to \$500 in a 3-year period for each dependent child
- 12-month waiting period

Prosthetic & Medical Appliances

- Artificial eyes, limbs, crutches, casts, braces, wigs, etc

Breast Prosthesis

- Unlimited, one in a 24-month period

Diabetic Supplies

- Unlimited coverage

Diabetic Equipment

- 80% up to \$500

Ostomy Supplies

- Unlimited coverage

Health Practitioners

- Up to \$300 per specialty for chiropractor, chiropractor/podiatrist, physiotherapist/athletic therapist, registered massage therapist, clinical psychologist, naturopath and acupuncturist

Orthopaedic Shoes & Supplies

- 80% up to \$200

Blood Pressure Monitors

- One in a 5-year period

Mobility Aids

- Unlimited

Vision Care

- Up to \$75 for one eye examination in a 24-month period
- Up to \$100 for prescription eyewear or laser eye surgery in a 24-month period

Out-of-Province Referral Services

- Lifetime maximum of \$50,000 for pre-approved medical services not available in Saskatchewan

Out of Saskatchewan (Within Canada) Emergency Services

- Unlimited coverage of emergency hospital and medical benefits

Funeral Expense (age 65 and over)

- Up to \$4,000 when death is accidental

Accidental Death & Dismemberment (under age 65)

- Maximum amount payable: \$25,000 for policyholder and/or spouse; \$5,000 for each dependent child

Optional Benefits

Choose any or all of the following benefits to personalize your Blue Choice Health Plan.

PRESCRIPTION DRUGS

This benefit includes a pay direct drug card for convenience.

- 80% for prescribed drugs listed in the Saskatchewan Prescription Drug Plan Formulary
- Unlimited coverage

DENTAL

This benefit will help cover a portion of your dental expenses.

	Coinsurance	Dental Service	Maximum
After 6 months	75%	Basic	\$500
After 1 year	80%	Basic	\$750
	50%	Major	
After 2 years or more	80%	Basic	\$1,000
	50%	Major	

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.

* Dental Benefits are subject to a 6-month waiting period.

HOSPITAL CASH

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:

- 1st day of hospitalization due to an accident.
- 4th day of hospitalization due to an illness.
- 8th day of hospitalization due to maternity.

VIP TRAVEL

This benefit provides coverage for frequent trips outside Saskatchewan.

- Up to 30 consecutive days per trip with no limit on the number of trips
- \$5 million in emergency hospital and medical benefits
- \$100,000 in air flight and common carrier accident insurance
- Up to \$1,000 for trip interruption
- Up to \$1,000 for baggage and personal effects
- Up to \$1,500 for meals and accommodations

STUDENT ACCIDENT

Choose year-round accident coverage for the students in your family.

- Special benefit for out-of-province treatment
- Dread disease benefit
- Rehabilitation benefit
- Fracture and dislocation indemnity
- Confinement benefit
- Tutorial benefit
- Special treatment travel expense
- Travel accident emergency expense
- Total and permanent disability
- Optional Life Insurance
- Optional Double-Up feature

CRITICAL ILLNESS (under age 65)

This benefit provides a lump sum cash payment to help cope with a severe critical illness or disease. When such illnesses strike, there are often significant lifestyle changes that can more easily be managed when financial security is less of an issue.

Eligible Conditions: severe heart attack, severe stroke, life-threatening cancer, Alzheimer's disease, coma, major organ failure, major organ failure requiring transplant, motor neurone disease, paralysis, senile dementia, blindness, deafness, loss of speech, Multiple Sclerosis, Parkinson's disease, severe burns.

Person Covered	Level 1	Level 2
Policyholder	\$10,000	or \$25,000
Spouse	\$10,000	or \$25,000
Dependent children	\$ 5,000	or \$10,000

TERM LIFE INSURANCE

Choose affordable life insurance for you and your family.

- \$25,000 to \$100,000 coverage
- Discounted rates for non-smokers
- Optional \$10,000 coverage for each dependent child
- Apply up to age 55
- Renew up to age 70

This brochure contains an overview of the Blue Choice® Personal Health Plans offered by Saskatchewan Blue Cross. This is not a contract or policy, nor a complete description of all benefits. Critical Illness, Accidental Death & Dismemberment, Term Life and Student Accident & Life benefits are underwritten by Blue Cross Life Insurance Company of Canada®, an independent licensee of the Canadian Association of Blue Cross Plans, PO Box 220, Moncton, NB E1C 8L3.

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.

When does my coverage take effect?

Your coverage begins on the first day of the month following the approval of your application and the receipt of your payment.

What payment options are available?

You may choose pre-authorized monthly debit from a bank account, or annual payment.



Who should apply?

- Individuals, couples or families
- Self-employed and contract workers
- Employees not covered by an Employer Plan
- Seasonal or employees experiencing layoffs
- Students
- Retirees
- Dependents losing coverage under a parent's plan

How do I apply?

It's easy! Choose the best option for you.

- Visit our website sk.bluecross.ca
- Call 1.800.667.6853
- In person at our Saskatoon or Regina offices
- Contact your local broker

Are there tax advantages?

Yes. Premiums for Core Health Benefits and most Optional Benefits meet the current Canada Customs and Revenue Agency tax guidelines for eligible medical expenses.

In addition to the Blue Choice Personal Health Plans outlined in this brochure, we offer other plans to suit your specific needs.

CONVERSION PERSONAL HEALTH PLANS

- Designed to protect you from unexpected medical expenses when you are no longer covered by an Employer Benefits Plan
- No interruption in coverage or additional medical questions when you apply within 31 days of leaving your Employer Plan

DAILY TRAVEL PLANS

- Single trip coverage for frequent travellers, snowbirds, family vacations, business trips or a quick getaway
- Emergency Medical and Accidental Death & Dismemberment Benefits

INTERNATIONAL STUDENT TRAVEL PLANS

- Single trip coverage for those studying abroad and their dependents
- Sports coverage for students enrolled in full time studies
- Emergency Medical Care including Accidental Death & Dismemberment

EMPLOYER BENEFITS PLANS

- Benefits solutions for your organization customized specifically to meet your business needs, for groups of any size

Contact Us

If you have any questions about
Blue Choice Personal Health Plans
or what these benefits mean
for you and your family,

contact your local insurance broker

or call us toll-free at

1-800-USEBLUE® (873.2583)

within Saskatchewan

1.800.667.6853 within Canada

or visit

sk.bluecross.ca

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Our business hours are 8:30am to 5:00pm weekdays.



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