

CONVERSION
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.



Conversion Plans

Leaving an Employer Benefits Plan? Take advantage of the opportunity to convert your coverage!

Who should apply?

- Individuals, couples or families
- Retirees
- Employees leaving an Employer Benefits Plan
- Seasonal or employees experiencing layoffs

How do I convert my benefits?

Simply apply within 31 days of leaving an Employer Benefits Plan and we'll transition your Health, Prescription Drugs, Dental and Travel benefits into a new Conversion Plan.

Why apply now?

The transition is easy and hassle-free, and you'll experience no interruption in health benefits. If you wait until after the 31 days you will be required to complete a medical questionnaire.

When does coverage take effect?

Your coverage is effective on the first of the month in which your previous Employer Benefits Plan coverage ends.

Core Health Benefits

Please note that certain exclusions and limitations may apply to your Conversion Plan. Coverage may differ from your Employer Benefit Plan.

Ambulance

- Unlimited emergency trips to hospital

Hospital

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

Private Duty Nursing

- 80% up to \$2,500

Accidental Dental

- Unlimited coverage for accidental damage to natural teeth

Medical Equipment

- Rental of wheelchair, hospital bed, patient walker and/or oxygen equipment
- Purchase of wheelchair or hospital bed, 80% to a maximum of \$500; walker, 80% to a maximum of \$300
- Combined lifetime maximum is \$1,500

Hearing Aids

- Up to \$500 in a 5-year period
- Up to \$500 per dependent child in a 3-year period
- 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 & Equipment

- Up to \$300

Ostomy Supplies

- Up to \$300

Health Practitioners

- Up to \$200 per specialty for chiropractor, chiropodist/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 \$50 for one eye examination in a 24-month period
- Up to \$50 for prescription eyewear 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 Conversion Plan.

PRESCRIPTION DRUGS

Choose this benefit to help keep your prescriptions affordable.

- 80% for prescribed drugs listed in the Saskatchewan Prescription Drug Plan Formulary, up to \$500

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, orthodontic services.

Waiting Period

The 6 month waiting period for dental benefits will be waived provided the Insured had dental benefits under the previous employer benefits plan for 6 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.

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 trip interruption
- Up to \$1,000 for baggage and personal effects
- Up to \$1,500 for meals and accommodations

Optional Benefits

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 provides an overview of the Conversion 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.



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

Will the 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.

Can I add to or upgrade my previous coverage?

Yes, you may apply for Optional Benefits to enhance your coverage. Any benefits not included in your current Employer Plan are subject to medical review. In all cases Hospital Cash, Critical Illness and Term Life Insurance are subject to approval of application with medical questionnaire, even if maintained under your Employer Benefits Plan.

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

BLUE CHOICE® PERSONAL HEALTH PLAN

- A comprehensive Health Plan with optional Prescription Drugs, Dental, Hospital Cash, Critical Illness, Student Accident, Life and Travel benefits

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 our Conversion 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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