

Request a Quote Today

To obtain a rate quote for yourself or your spouse, request a *Change Form* from your plan administrator.

Complete the form and return it to your plan administrator, who will submit it on your behalf.

If approved, your coverage will take effect when your plan administrator receives written confirmation from Saskatchewan Blue Cross.

Premiums

Premiums for Optional Group Life Insurance and Optional AD&D Insurance are calculated separately for you and your spouse, based on age and gender.

Coverage usually costs employees less than stand-alone insurance products because of group buying power.

Contact Us

If you have any questions about Optional Group Life Insurance or Optional AD&D Insurance or what these benefits mean for you and your family,

[contact your plan administrator](#)

or an

[Employee Benefits Specialist](#)
At Saskatchewan Blue Cross

[1.800.667.6853](tel:1.800.667.6853)
sales_inq@sk.bluecross.ca
sk.bluecross.ca

Saskatoon
516 2nd Avenue North
PO Box 4030
Saskatoon SK S7K 3T2

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

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

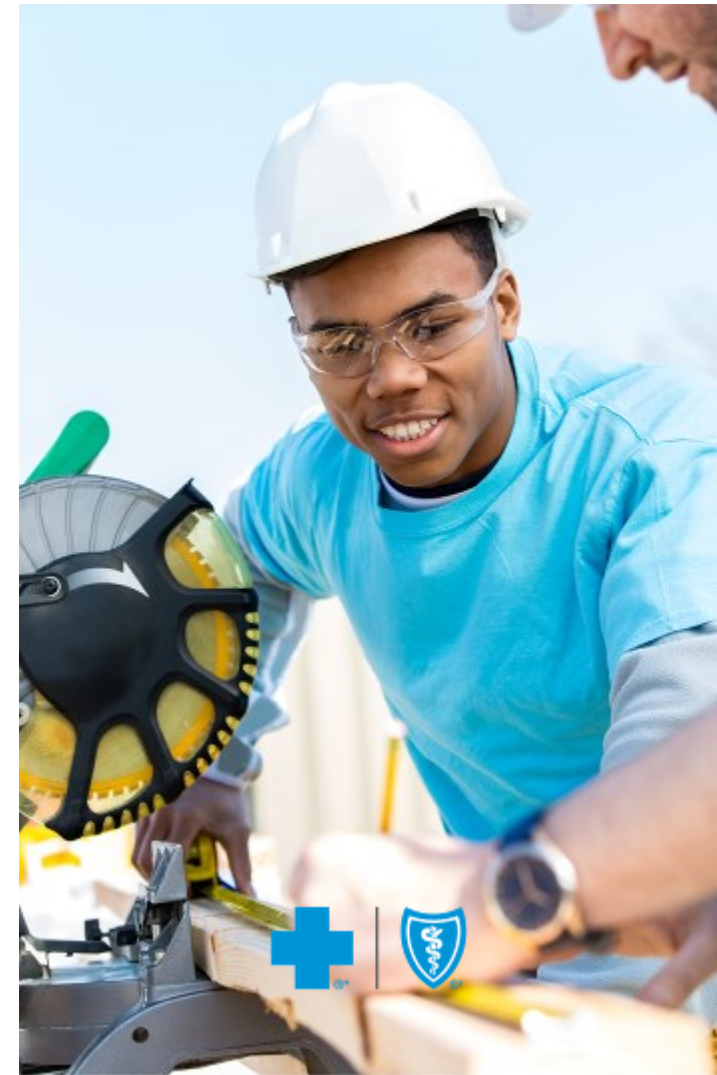


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GROUP BENEFITS

Optional
Group Life Insurance

Optional Accidental Death &
Dismemberment Insurance



TRUE BLUE DIFFERENCE®

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.



Optional Group Life

Optional Group Life Insurance provides protection over and above your Basic Group Life Insurance coverage through your Saskatchewan Blue Cross Group Benefits Plan.

It allows you to choose the amount of coverage that will meet your needs in the event of an untimely death.

Eligibility

You are eligible to purchase Optional Group Life Insurance if your group plan includes Basic Group Life Insurance.

You and your spouse are both eligible if you are under age 65.

Rates

May be lower than individual life insurance rates.

Coverage

Available in units of \$10,000.

Premiums

Conveniently paid by payroll deduction.

Waiver of Premium

If you become totally disabled, you may be eligible for waiver of premium.

Conversion

If your insurance terminates before the age of 65, you may be eligible to convert your coverage and your spouse's coverage to individual plans within 31 days, without any medical exams or tests.

Limitation

No benefits will be paid in the event of suicide within 24 months of the date of coverage.

Optional Group Life Insurance and Optional Accidental Death & Dismemberment benefits are underwritten by Blue Cross Life Insurance Company of Canada.

Optional Accidental Death & Dismemberment

Optional Accidental Death & Dismemberment Insurance (AD&D) provides financial support to you and your family in the event of an accident that results in death or serious injury.

Eligibility

You are eligible to purchase Optional AD&D if your group plan includes both Basic Group Life Insurance and Basic AD&D and you are purchasing Optional Group Life Insurance.

Coverage

Your coverage will be the same amount as your Optional Group Life Insurance.

You may choose **single** or **family** coverage.

Refer to your group benefits contract for specific details related to family coverage. A sample contract for family coverage follows:

- Spouse is insured for 40% and each child is insured for 5% of the amount purchased, or
- If there are no dependent children, spouse is insured for 50% of the amount purchased, or
- If there is no spouse, each dependent child is insured for 10% of the amount purchased.

Conversion

If your insurance terminates before the age of 65, you may be eligible to convert your coverage and your spouse's coverage to individual plans in an amount not to exceed \$200,000.

This brochure is an overview of products offered by Saskatchewan Blue Cross. It is not a contract or a policy, nor a complete description of all benefits available. Plan sponsor policy provisions will apply.