



# PERSONAL HEALTH PLANS

## Good things happen when you take care.

Life is constantly changing—and as life changes, your health insurance needs change too. Our basic plans can be customized to fit your lifestyle and address your unique needs. Whatever your stage in life or occupation, we're here to support Saskatchewan singles, couples or families in making your health insurance choices.

Our Personal Health Plans supplement your provincially covered health insurance. Our basic plans provide the health benefits you need, to help make sure you get the care you need, when you need it. You can also add to your core benefits by choosing from our list of custom options, including dental, prescription drugs, travel and life insurance to create a personal customized plan.

### HOW OUR PERSONAL HEALTH PLANS WORK



#### CORE PLAN

Every plan comes with  
20 benefits



#### CUSTOM OPTIONS

Choose from any or  
all of seven options



Worry-free, tailored to  
you coverage from  
Saskatchewan Blue Cross.

### Is there a big milestone coming your way? Now might be the right time to explore your options for a Personal Health Plan.

**Getting Married** A strong health insurance plan is one of the many ways that you can care for each other over the coming decades.

**Having a Baby** Now is the time to start thinking about how to keep your entire family safe and healthy.

**Job Changes** Loss or suspension of health coverage can create some uncertainty. Provide you and your family with security.

**Retiring** Convert to a personal health plan that gives you the freedom to live out your retirement the way you've always dreamed.

**Family Changes** Life is full of unpredictable ups and downs. Adjust your personal health plan to ensure everyone has the health coverage they need.

### How do I apply?

#### Visit

- sk.bluecross.ca
- our Saskatoon or Regina office
- a local broker

#### Call Toll-free

- 1.800.USE.BLUE\* within Saskatchewan
- 1.800.667.6853 within Canada

# CORE HEALTH BENEFITS EVERY PLAN INCLUDES THESE 20 BENEFITS

	<b>BLUE CHOICE®</b> Whether you're an individual, a couple or a family, our plans are designed with you in mind.	<b>CONVERSION</b> Leaving an Employer Benefits Plan? Take advantage of the opportunity to convert your coverage.
<b>Ambulance</b>	Unlimited emergency trips to hospital *50% to transport the insured to their home residence or another hospital when ordered by a physician following emergency hospital treatment. 50% for ambulance services that do not result in transport to a hospital.	
<b>Hospital</b>	<ul style="list-style-type: none"> <li>• Preferred accommodations</li> <li>• In hospital drugs</li> <li>• Maximum 30 days</li> </ul>	
<b>Private Duty Nursing</b>	80% up to \$5000	80% up to \$2500
<b>Accidental Dental</b>	Unlimited coverage for accidental damage to natural teeth	
<b>Medical Equipment</b>	<ul style="list-style-type: none"> <li>• Purchase or rental of a wheelchair and/or hospital bed to a lifetime maximum of \$500</li> <li>• Purchase or rental of a patient walker to a lifetime maximum of \$300</li> <li>• Purchase or rental of oxygen equipment to a maximum of \$500 per Policy year</li> <li>• Combined lifetime maximum is \$1500</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase of a wheelchair and/or hospital bed: 80% of purchase cost or 100% of rental cost to a lifetime maximum of \$500</li> <li>• Purchase of a walker: 80% of the purchase cost or 100% of the rental cost to a lifetime maximum of \$300</li> <li>• Purchase or rental of oxygen equipment to a maximum of \$500 per Policy year</li> <li>• Combined lifetime maximum is \$1500</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• Up to \$800 in a 5-year period</li> <li>• Up to \$800 in a 3-year period for each dependent child</li> <li>• 12-month waiting period</li> </ul>	
<b>Prosthetic &amp; Medical Appliances</b>	Artificial eyes, limbs, crutches, casts, braces, wigs, etc.	
<b>Breast Prosthesis</b>	Unlimited, one in a 24-month period	
<b>Diabetic Supplies</b>	Unlimited coverage	Up to \$500 combined
<b>Diabetic Equipment</b>	80% to \$500	
<b>Ostomy Supplies</b>	Unlimited	Up to \$500
<b>Health Practitioners</b>	Up to \$400 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist	Up to \$300 per specialty for chiropractor, chiropodist/podiatrist, physiotherapist/athletic therapist, registered massage therapist, psychologist/counsellor/social worker, naturopath, speech language pathologist and acupuncturist
<b>Orthopaedic Shoes &amp; Supplies</b>	80% to \$200	
<b>Blood Pressure Monitors</b>	One in a 5-year period	
<b>Mobility Aids</b>	Unlimited	
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• Up to \$100 for one eye examination in a 24-month period</li> <li>• Up to \$150 for prescription eyewear or laser eye surgery in a 24-month period</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$75 for one eye examination in a 24-month period</li> <li>• Up to \$100 for prescription eyewear in a 24-month period</li> </ul>
<b>Out of Province Referral Services</b>	Lifetime maximum of \$50,000 for pre-approved medical services	
<b>Out of Saskatchewan (within Canada) Emergency Services</b>	Unlimited	
<b>Funeral Expense (age 65 and over)</b>	Up to \$4000 when death is accidental	
<b>Accidental Death &amp; Dismemberment (under age 65)</b>	Up to \$25,000 for policyholder and/or spouse; \$5000 for each dependent child	

## PERSONAL HEALTH PLAN MEMBER PORTAL

Your Personal Health Plan comes with access to our Member Portal which brings everything you need to manage your Personal Health Plan to one centralized platform. The self-service portal allows you to:

- Submit your claims
- Check your claims status
- View your coverage benefits
- Update your personal information
- Upload documents
- Make premium payments
- ...and much more, all while keeping your information **completely secure.**



# OPTIONAL BENEFITS CHOOSE FROM ANY OR ALL OF THE FOLLOWING

	BLUE CHOICE®	CONVERSION																
<b>Prescription Drugs*</b> Choose this benefit to help keep your prescriptions affordable.	<ul style="list-style-type: none"> <li>• 80% unlimited</li> <li>• Pay Direct Card</li> </ul> *For prescribed drugs listed in the Saskatchewan Prescription Drug Plan Formulary	<ul style="list-style-type: none"> <li>• 80% to \$500 <b>OR</b></li> <li>• 80% to \$1500</li> </ul>																
<b>Dental</b> This benefit will help cover a portion of your dental expenses.	<table border="1"> <thead> <tr> <th></th> <th>Coinsurance</th> <th>Dental Service</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>After 3 months</td> <td>75%</td> <td>Basic</td> <td>\$750</td> </tr> <tr> <td>After 1 year</td> <td>80%</td> <td>Basic Major</td> <td>\$1000</td> </tr> <tr> <td>After 2 years +</td> <td>80%</td> <td>Basic Major</td> <td>\$1500</td> </tr> </tbody> </table> <p> <b>Basic Dental Services</b> include procedures such as: examinations, x-rays, tests, cleaning, filling, root canals, oral surgery, denture repairs, etc.  <b>Major Dental Services</b> include inlays, onlays, crowns, dentures, bridges, some orthodontic services.                 </p>		Coinsurance	Dental Service	Maximum	After 3 months	75%	Basic	\$750	After 1 year	80%	Basic Major	\$1000	After 2 years +	80%	Basic Major	\$1500	
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<b>Dental Waiting Period</b>	3-month waiting period	The 3-month waiting period will be waived provided the Insured had dental benefits under the previous employer benefits plan for 3 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.																
<b>Hospital Cash</b> This benefit provides financial help to meet expenses due to hospitalization.	<p> <b>Under age 65:</b> \$100 per day up to 50 consecutive days of hospitalization  <b>Age 65 and over:</b> \$100 per day up to 30 consecutive days of hospitalization  <b>Benefits begin on:</b> <ul style="list-style-type: none"> <li>• 1st day of hospitalization due to an accident</li> <li>• 4th day of hospitalization due to an illness</li> <li>• 8th day of hospitalization due to maternity</li> </ul> </p>																	
<b>VIP Travel</b> This benefit provides coverage for frequent trips outside Saskatchewan.	<ul style="list-style-type: none"> <li>• Up to 30 consecutive days per trip with no limit on the number of trips</li> <li>• \$5 million in emergency hospital and medical benefits</li> <li>• \$100,000 in air flight and common carrier accident insurance</li> <li>• Up to \$1000 for trip interruption</li> <li>• Up to \$1000 for baggage and personal effects</li> <li>• Up to \$1500 for meals and accommodations</li> </ul>																	
<b>Student Accident</b> 24/7 accident coverage for students at school, at home or anywhere in between.	<ul style="list-style-type: none"> <li>• Special benefit for out-of-province treatment</li> <li>• Dread disease benefit</li> <li>• Rehabilitation benefit</li> <li>• Fracture and dislocation indemnity</li> <li>• Confinement benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Tutorial benefit</li> <li>• Special treatment travel expense</li> <li>• Travel accident emergency expense</li> <li>• Total and permanent disability</li> <li>• Optional Life Insurance</li> <li>• Optional Double-Up feature</li> </ul>																
<b>Critical Illness (under age 65)</b> A one-time cash payment to help cope with a severe critical illness or disease.	<table border="1"> <thead> <tr> <th>Person Covered</th> <th>Level 1</th> <th>or</th> <th>Level 2</th> </tr> </thead> <tbody> <tr> <td>Policy Holder</td> <td>\$10,000</td> <td></td> <td>\$25,000</td> </tr> <tr> <td>Spouse</td> <td>\$10,000</td> <td></td> <td>\$25,000</td> </tr> <tr> <td>Dependent Children</td> <td>\$5,000</td> <td></td> <td>\$10,000</td> </tr> </tbody> </table> <p> <b>Eligible Conditions:</b> 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.                 </p>	Person Covered	Level 1	or	Level 2	Policy Holder	\$10,000		\$25,000	Spouse	\$10,000		\$25,000	Dependent Children	\$5,000		\$10,000	
Person Covered	Level 1	or	Level 2															
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Dependent Children	\$5,000		\$10,000															
<b>Term Life Insurance</b> Choose affordable life insurance for you and your family.	<p><b>Coverage options:</b></p> <ul style="list-style-type: none"> <li>• \$25,000</li> <li>• \$50,000</li> <li>• \$75,000</li> <li>• \$100,000</li> </ul>	<ul style="list-style-type: none"> <li>• Optional \$10,000 dependent child coverage</li> <li>• Apply up to age 55</li> <li>• Renew up to age 70</li> </ul>																

This brochure contains an overview of the Blue Choice® and Conversion 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.

## HEADED ON VACATION?

Make a Blue Cross Travel Plan part of your plans for stress-free travel.



**ANNUAL TRAVEL PLAN**  
 Perfect for frequent travellers and snowbirds, this coverage protects you year-round.



**INDIVIDUAL TRAVEL PLAN**  
 Great for single trip coverage on family vacations or quick getaways.



**VIP TRAVEL BENEFITS**  
 Exclusive to Personal Health Plan members, the VIP Travel is a great option for frequent travellers.



## 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.

### What payment options are available?

You may choose pre-authorized monthly debit from a bank account or pay annually using your credit card.

### I'm leaving my employer; how do I convert my benefits?

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.

### 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

### Visit

[sk.bluecross.ca](http://sk.bluecross.ca)

### Call Toll-free

1-800-USEBLUE® (873.2583)

within Saskatchewan

1.800.667.6853 within Canada

### Contact your local insurance broker

### Offices

Our business hours are 8:30am to 5:00pm, M-F.

#### Saskatoon

516 2nd Avenue North

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

