

Saskatchewan Blue Cross is committed to listening to your feedback and ensuring our plans, products and services continue to evolve to meet your needs. This year, we're making enhancements to your Personal Health Plan to better support you.

## NEW ENHANCEMENTS COMING MARCH 4<sup>TH</sup>

**NEW Member Portal and Mobile App** experience with improved usability, enhanced claims flows, access to pre-determinations, new DIN and practitioner search functionality, electronic delivery of explanation of benefit statements, enriched in-app communication and more.

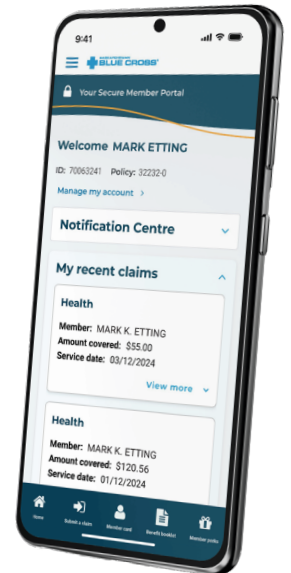
**NEW Real-time adjudication** on 20 lines of benefit for faster plan member claims payment processing.

**NEW Virtual Care Platform** with *Cleveland Clinic Canada's Express Care Online*, with unlimited consults with nurse practitioners licensed in Saskatchewan for you and insured eligible dependents, available 24/7/365<sup>1</sup>.

**NEW Individual Assistance Program (IAP)** with *Homewood Health*, providing you with access to a full suite of mental health and wellness supports.

**NEW product enhancements** will:

- **Remove exclusions** for plan members on Blue Choice<sup>®</sup> or Conversion with a current cane, crutch, blood pressure monitor or hearing aid exclusion;
- **Remove adjusted limits** for plan members on Blue Choice<sup>®</sup>, standardizing core health benefits for all plan members on the plan; and
- **Align dental benefit effective dates** with the health benefit effective date.



## IMPORTANT: New ID Cards & Claims Availability

### NEW ID CARDS

You will be receiving a new ID card in the mail prior to March 4, 2025.

If you have not received it by March 3, 2025, please contact us at 1.800.667.6853.

### CLAIMS AVAILABILITY

Online claims submission and direct pay with providers will be unavailable from March 1 – 4, 2025.

If you rely on direct payment for prescription refills, please ensure you are refilling your prescription by February 28, 2025. Claims can continue to be submitted by mail or in person during this time.

Please read the contents of this letter fully for more details on your Personal Health Plan, your new IAP and Virtual Care services, plan enhancements and plan changes.

Contact us if you have any questions, and thank you for being a valued member!

—Your Saskatchewan Blue Cross Team

## Questions?

Connect with our Member Experience Centre Monday to Friday, 8:30 a.m. to 5 p.m., excluding public holidays.

**Online:** [www.sk.bluecross.ca/contact-us](http://www.sk.bluecross.ca/contact-us) | **Call toll-free in Canada:** 1.800.667.6853

<sup>1</sup>Virtual care services are available 24/7/365 in Canada, excluding Québec, where services are available from 7 a.m. – 7 p.m. EST/EDT daily, except on statutory holidays

<sup>®</sup>The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans, used under licence by Medical Services Incorporated, an independent licensee. <sup>™</sup>Trade-mark of the Canadian Association of Blue Cross Plans. <sup>†</sup>Trade-mark of the Blue Cross Blue Shield Association. Saskatchewan Blue Cross products are underwritten by a variety of underwriters. For more information, visit [sk.bluecross.ca/underwriting](http://sk.bluecross.ca/underwriting).

# Your Individual Assistance Program with Virtual Care

## HOMEWOOD HEALTH INDIVIDUAL ASSISTANCE PROGRAM (IAP)

A full range of mental health and wellness supports will be available to you and your family in-person, over the phone or online, including:

- Confidential, professional counselling services, provided on a short-term, solution-focused model with no limit to the number of cases in which you and your eligible dependents can receive support
- Life Smart wellness coaching for issues like life balance, health concerns, finances and career changes
- 24/7 access to online resources and *Homewood Pathfinder* for interactive mental health resources
- Health Risk Assessments (HRAs), child and elder care resources and locators to help you make informed health decisions
- Health and wellness articles
- e-Learning courses



### PERSONALIZED SOLUTIONS

*Homewood Pathfinder* offers interactive wellness resources, toolkits and programs tailored to each user.



### WELLNESS COACHING

*Life Smart* coaching provides practical means and advice for empowering healthy lives and encouraging all-around balance.



### EXPERT MENTAL HEALTH SUPPORT

Gain new self-help strategies, get support for your concerns and find peace with expert care, including iCBT.

## CLEVELAND CLINIC CANADA'S EXPRESS CARE ONLINE ON-DEMAND VIRTUAL CARE PLATFORM

Unlimited consults with nurse practitioners licensed in Saskatchewan for you and your insured eligible dependents, available 24/7/365<sup>1</sup>:

- No appointment needed — short wait times for personalized consultations and no visit limits, including follow-ups
- Non-emergent medical advice and diagnoses, referrals to local specialists, prescriptions, lab/imaging requests and more
- Ability to select the same nurse practitioner for each consult for enhanced continuity of care
- Option to share medical records with a physician of your choosing
- Integration with the Homeweb IAP platform, providing comprehensive emotional and mental wellness support

### COMMONLY-TREATED AREAS OF CONCERN

- Mental health concerns
- Back strains
- Bronchitis
- Pink eye
- Common cold
- Asthma
- Minor burns
- Rashes
- Sinus infections
- COVID-19 screening



## Register for your online IAP & virtual care benefits

Starting on March 4, 2025, log on to your SK Blue Cross Member Portal to find your access code for both Homewood Health and Cleveland Clinic Canada.



Visit [homeweb.ca](http://homeweb.ca) to register for your Homewood Health IAP. Click *Sign Up*, input your unique access code and fill out the required information to create your account.



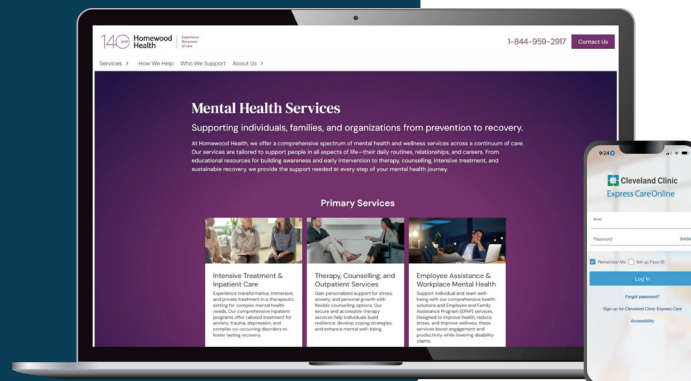
Download the Cleveland Clinic Express Care app on your mobile device and register with the same email address you used for your Homeweb account. Enter your access code and select *Virtual Care On-demand*.



Homewood Health



Cleveland Clinic Canada



<sup>1</sup>Virtual care services are available 24/7/365 in Canada, excluding Québec, where services are available from 7 a.m. – 7 p.m. EST/EDT daily, except on statutory holidays

<sup>2</sup>Please note: This document contains an overview of the Individual Assistance Plan and Virtual Care as offered by Saskatchewan Blue Cross and facilitated through Homewood Health and Cleveland Clinic Canada. It is not intended as a contract or policy, nor is it a complete description of all benefits.



# Summary of amendments to Personal Health Plan Agreements

To align with operating practices, changes and enhancements have been made to Saskatchewan Blue Cross Personal Health Plans, including Blue Choice®, Conversion and Guaranteed Acceptance, effective March 4, 2025.

This document outlines the standard amendments that impact the following contract areas: definitions, core health benefits, prescription drugs, dental, VIP Travel, general exclusions and general terms. Please refer to your Policy Booklet to review the updates in full by visiting [sk.bluecross.ca/mypolicy](http://sk.bluecross.ca/mypolicy) or by logging into your NEW Member Portal or Mobile App on March 4, 2025.

BLUE CHOICE®  CONVERSION  GUARANTEED ACCEPTANCE 

## Definitions

Applicable to:   

In order to provide greater clarity for our benefits, the following terms have had notable updates or are new. Please refer to your *Policy Booklet* to read the full definitions of these terms.

### UPDATED




- *Dependent*
- *Emergency*
- *Eligible Expenses*
- *Reasonable and Customary*
- *Partner* (previously Spouse)

### NEW

- *Resident*
- *Incapacitated Dependent*

## Core Health Benefits

### Individual Assistance Program & Virtual Care

Applicable to:   

Core health benefits now include coverage for the Individual Assistance Program (IAP) and Virtual Care.

#### INDIVIDUAL ASSISTANCE PROGRAM (IAP):

- Coverage provides access to a variety of mental health and wellness supports for any challenge you may be facing. Homewood Health's Individual Assistance Program (IAP) provides confidential, professional services for a broad range of personal and family challenges by telephone, in person and online.

#### VIRTUAL CARE:

- Coverage for virtual care services through Cleveland Clinic Express Care Online (ECO). ECO connects you and your family with a Cleveland Clinic Canada nurse practitioner to receive a diagnosis and/or prescription for non-emergency *Medical Conditions*. Confidential access is available 24 hours a day, seven days a week across Canada\*.

\*Services in Quebec are available from 7 a.m. – 7 p.m., seven days a week, excluding statutory holidays.

## Prescription Drugs

### Exclusions and Limitations for Prescription Drugs

Applicable to:   

The following limitation has been updated to the following wording. Please review this section carefully.

- Where a generic *Drug* is available, reimbursement will be limited to the price of the generic. The cost of brand name *Drugs* will only be reimbursed if no generic equivalent exists or if the prescribing *Physician* indicates "no substitutions."

## Dental

### Basic Dental Services

Applicable to:   

The following basic services have been added to your plan.

- **Radiographs:** Sialography
- **Tests and Laboratory Examinations:** Cytological tests
- **Periapical Services:** Perio-radicular lesion decompression, Exploratory endodontic surgery
- **Other Endodontic Procedures:** Post removal to allow retreatment
- **Non-Surgical Services:** Application of displacement dressings
- **Adjunctive Periodontal Services:** Topical application of antimicrobial agents
- **Gingivoplasty and/or Stomatoplasty:** Removal of hyperplastic tissue, Removal of excess mucosa

### Major Dental Services

Applicable to:   

The following major services have been added to your plan.

- **Partial Dentures:** Cast with semi-precision attachments
- **Other Fixed Prosthetic Services:** Splinting for extensive or complicated restorative dentistry

### Exclusions and Limitations for Dental

Applicable to: 

Added clarity to the Exclusions and Limitations for Dental section to outline how and when a three-month waiting period is applied.

## VIP Travel

### Conditions for VIP Travel

Applicable to:   

New section provides clarity on trip coverage and trip duration and defines how Saskatchewan Blue Cross qualifies the resolution of an *Emergency* while travelling. Please review this section carefully before any travel outside of the province.

#### 1. COVERAGE:

- a. The trip's departure date must fall on or after the effective date of your *Policy*.
- b. Travel coverage begins when you depart from Saskatchewan.
- c. Travel coverage ends on the earliest of the day:
  - i. You return to Saskatchewan;
  - ii. Saskatchewan Blue Cross returns you to Saskatchewan;



- iii. Saskatchewan Blue Cross ends coverage for a medical *Emergency* as a result of your failure to comply with Saskatchewan Blue Cross' option to return you to Saskatchewan for further *Medical Treatment*; or
  - iv. You reach the maximum trip length allowable under the plan.
- d. Travel coverage requires you to return to Saskatchewan when you reach the maximum eligible trip limit allowable under the plan before your benefit coverage will be provided for subsequent trips.

## 2. TRIP DURATION:

- The duration of each trip begins on the departure date and ends when you return to Saskatchewan.

## 3. RESOLUTION OF AN EMERGENCY:

- An *Emergency* no longer exists when the evidence indicates that no further *Treatment* is required at destination or you are able to return to Saskatchewan for further *Treatment*.

## Exclusions and Limitations for VIP Travel

Applicable to: **GA** **CON** **BC**

The following exclusion has been added.

### SUICIDE AND INTENTIONAL INJURY:

- No benefits payable for suicide, attempted suicide, or intentional *Injury*, whether it is due to a psychological disorder or not.

The following exclusion has been updated.

### TRAVEL ADVISORY – NO BENEFITS ARE PAYABLE FOR:

- Any expenses arising where before your departure date, an official travel advisory is issued by the Canadian government, stating "Avoid non-essential travel" or "Avoid all travel" to the country, region, city or other destination (including cruise ships) that are part of your travel arrangements.
- Any expenses arising where, during the course of your trip, a travel advisory is issued, and you do not make arrangements as soon as reasonably practicable to depart the country, region or city named in the travel advisory.

To view the travel advisories, visit the Government of Canada travel site: <http://travel.gc.ca/travelling/advisories>.

## General Exclusions

### Updates to the General Exclusions

Applicable to: **GA** **CON** **BC**

The following exclusion has been removed.

- Any expenses incurred due to suicide, attempted suicide or self-inflicted *Injury* of an *Insured* under this *Policy*.

## General Terms

### Updates and Additions to the General Terms

Applicable to: **GA** **CON** **BC**

The following General Terms have been added or updated to provide additional clarity.

#### UPDATED

- **Termination of coverage (previously *Termination of Insurance*):**  
Clarifies termination requests must be made in writing and defines situations in which coverage will be terminated.
- **Premium and payment (previously *Regarding the payment of Premiums*):**  
Provides clarity as to how *Premium* is determined, when *Premium* needs to be paid, and Saskatchewan Blue Cross' right to charge administration fees.
- **Eligibility:**  
Clarifies the eligibility criteria for the *Policyholder* and *Dependents*.

#### NEW

- **Privacy:**  
Information on where to access Saskatchewan Blue Cross' privacy code.
- **Policy evaluation period:**  
Clarifies that the *Policyholder* has a 14-day window to evaluate the *Policy* and coverage. If they choose to cancel the *Policy* within the first 14 days, the *Policy* is considered null and void.
- **Reinstatement:**  
Explains the terms for reinstating coverage.
- **Right to amend *Premium* or terms:**  
Saskatchewan Blue Cross reserves the right to individually establish or amend *Premium* rates, benefit provisions and/or terms and conditions upon application or renewal or with 30 days advance notice.

Please refer to your Policy Booklet  
to review these updates in full by visiting  
[sk.bluecross.ca/mypolicy](http://sk.bluecross.ca/mypolicy) or by logging into  
your NEW Member Portal or Mobile App  
on March 4, 2025.

Empowering  
*healthy lives.*