

SGEU Retiree Health Plan



With guaranteed acceptance and no waiting period, you can count on the SGEU Retiree Health Plan to protect your health.

With the SGEU Retiree Health Plan, you'll maintain your health insurance coverage when you retire. Instead of worrying about insurance, you can focus on embracing lake life, tackling DIY projects, and dreaming about your next trip to somewhere sunny!



Your SGEU Retiree Health Plan features more than 20 health benefits, including:

- Ambulance services
- Dental (basic & major)
- Eye exams & glasses/contact lenses
- Health practitioners, including massage therapists, chiropractors, physiotherapists and more
- Hearing aids
- Hospital accommodation
- Prescription drugs
- Travel benefits

SEE NEXT PAGE FOR A FULL LIST OF BENEFITS.

Guaranteed Plan

As an SGEU member, you're eligible to convert your insurance coverage to the SGEU Retiree Health Plan with no waiting period and no medical questionnaire required when you apply within 60 days of retiring.

ELIGIBILITY

- Minimum age of 55 years.
- Members are encouraged to apply for the Saskatchewan Senior's Drug Plan, which may help to reduce the cost of your prescription drugs.

HOW TO ENROLL

- SGEU members can apply with no medical questionnaire required!
- Application must be submitted within 60 days of your retirement date to apply without providing medical evidence.
- **Retired more than 60 days ago?** You can apply for the plan at any time. Your application will require you to complete a medical questionnaire.

Ready to enroll?

Visit sgeu.org/benefits-and-plans/retiree-plan to download your enrollment form! For questions or more information, reach out to the Saskatchewan Blue Cross Member Experience Centre at 1-800-667-6853.

Coinurance premium: 80% unless otherwise indicated
Overall lifetime healthcare maximum: Unlimited

Accidental dental services	<ul style="list-style-type: none"> • \$1,000 per calendar year
Aerochambers/Nebulizers/C-PAP Accessories	<ul style="list-style-type: none"> • Unlimited coverage for aerochambers, nebulizers and C-PAP accessories (including masks, tubing, etc.)
Ambulance services	<ul style="list-style-type: none"> • Unlimited coverage for air and ground • Limit of one return trip home from hospital per calendar year
Blood pressure monitors	<ul style="list-style-type: none"> • Purchase (1 every 5 calendar years) or rental of a blood pressure monitor
Breast prosthesis	<ul style="list-style-type: none"> • 1 breast prosthesis every 2 calendar years • 2 surgical brassieres per calendar year
Dental (optional plan add-on)	<ul style="list-style-type: none"> • Basic: 80% coverage with an unlimited maximum • Major: 60% coverage to a maximum of \$1,500 per year
Diabetic equipment	<ul style="list-style-type: none"> • \$1,000 per participant per 5 calendar years for equipment used in the treatment and control of diabetes, including poking devices, glucose meters, and continuous glucose monitoring devices
Diabetic supplies	<ul style="list-style-type: none"> • \$2,000 per participant per calendar year for diabetic supplies, including needles, syringes, swabs, test strips, lancets, and continuous glucose monitoring supplies
Eye exams	<ul style="list-style-type: none"> • \$150 every 2 calendar years
Glasses or contact lenses	<ul style="list-style-type: none"> • 100% coverage, \$300 every 2 calendar years
Hearing aids	<ul style="list-style-type: none"> • \$1,000 per 3 calendar years • Includes cochlear implants
Hospital accommodation	<ul style="list-style-type: none"> • 100% coverage for private/semi-private hospital room up to a maximum of 50 days per year
Medical equipment	<ul style="list-style-type: none"> • Lifetime overall maximum of \$1,500 for rental and/or repair of a wheelchair, hospital-type bed, patient walker, and other durable equipment • \$1,000 per 3 calendar years for C-PAP machines
Medical supplies	<ul style="list-style-type: none"> • \$200 overall combined maximum per calendar year for surgical stockings, embolic stockings, stump socks and burn garments
Mobility aids	<ul style="list-style-type: none"> • Purchase of bathroom rails, bath seats, raised toilet seats or reachers
Ostomy supplies	<ul style="list-style-type: none"> • Included
Orthopedic shoes	<ul style="list-style-type: none"> • \$500 every 2 calendar years for custom-made shoes and modification supplies • Unlimited coverage for orthopedic shoes that are attached to and form part of a brace
Oxygen and oxygen equipment	<ul style="list-style-type: none"> • Unlimited coverage for oxygen and equipment for administration of oxygen
Paramedicals/health practitioners	<ul style="list-style-type: none"> • \$400 for each type of practitioner per calendar year • Practitioners include Saskatchewan Blue Cross-approved acupuncturists, audiologists, chiropodists/podiatrists, chiropractors, dietitians, naturopaths, osteopaths, physiotherapists, reflexologists/massage therapists, psychologists/social workers/counsellors, speech therapists
Prescription drugs	<ul style="list-style-type: none"> • 80% coverage to a maximum of \$3,000 per calendar year for formulary and non-formulary drugs • \$6 deductible per prescription • \$500 lifetime maximum for smoking cessation products • Generic substitution
Prosthetic and medical appliances	<ul style="list-style-type: none"> • Unlimited coverage for artificial eyes, limbs, crutches, canes, splints, casts, trusses, rib belts, cervical collars, braces, and other prosthetic appliances • \$500 per calendar year for wigs/hair pieces
Private duty nursing	<ul style="list-style-type: none"> • \$5,000 per calendar year
Outside province of residence travel benefits	<ul style="list-style-type: none"> • 100% coverage, lifetime maximum of \$5,000,000 • Maximum trip duration of 65 days per trip, unlimited number of trips per year
Transportation lodging for one family member	<ul style="list-style-type: none"> • Additional board, lodging expenses for participant and any travelling companion(s) when the return trip is delayed due to the participant's hospitalization, to a daily maximum of \$150 for up to 10 days. • Transportation expenses for a friend or family member to visit confined in hospital after 7 days confinement • \$5,000 for return of deceased • Return of dependent children if unattended while participant hospitalized • \$2,000 for vehicle return