

Group Plan Conversion



Giving employees choices when group coverage ends

As we move through our lives, it's good to know there are choices available that provide added security along the way. Pacific Blue Cross offers options you can provide your employees at no cost to your plan. These options are available exclusively to group plan members to ensure they have access to the added protection they need.

Health and dental conversion option

When group health and dental coverage is about to end or has recently ended, Pacific Blue Cross has designed a plan that offers your employees the opportunity to continue to receive the security they're used to.

Blue Choice Conversion lets your employees continue health and dental coverage without interruption so they can enjoy the peace of mind that comes from knowing they have protection from the financial hardship of unexpected health costs.

Conversion is available for the initial transfer from any recognized Canadian group benefits plan within 60 days of their coverage ending as long as they have been covered for at least six months under a group plan. And there's no need to complete a medical questionnaire.

To learn more about how Group Plan Conversion can benefit your business, contact your Plan Advisor or Pacific Blue Cross:

Group Sales 604 419-2100

Toll-free 1 877 275-4768

pac.bluecross.ca



Core coverage includes:

- Vision care
- Paramedical coverage
- Local ambulance service
- Private duty care nursing
- Medical services and supplies

Options (can be added to your core coverage):

- Travel emergency medical care
- Enhanced prescription drug option — 80% coverage/benefit coverage increases yearly/Pay Direct Drug card
- Essential (basic) or Enhanced (major) dental options

Life conversion option*

Your employees may also convert their group life coverage to an individual life insurance plan. A medical questionnaire is not required if the application is made within 31 days from the termination date and made before their 65th birthday and there is five years of continuous coverage if the termination is due to the cancellation of a group policy.

Our conversion plans are a good option for

- Workers who are retiring or have been laid off
- Employees who are moving from full-time to part-time and are no longer eligible for benefits
- Workers who leave a group plan to pursue self-employment or are leaving employment and have existing medical concerns
- Overage dependents that are no longer eligible for coverage under their parents group plan

* Blue Cross Life Insurance Company of Canada underwrites the Life conversion option.