

RETIREE CAATNIPS

November 2016

Benefits Information for CAAT Retirees

In This Issue

- 1 Welcome; Plan Design Review
- 2 Legislative Changes; Group Benefits update
- 3 Insurer Updates
- 4 Insurer Updates
- 5 Group Insurance Fraud
- 6 Predeterminations; Plan Expenses
- 7 Reminders
- 8 Wise and Well – Get active
- 9 CRGIAC Representatives

Welcome to the seventh edition of RETIREE CAATNIPS. This newsletter is produced by Council on behalf of the CAAT Retiree Group Insurance Advisory Committee (CRGIAC). It is designed to keep you informed of changes to your Retiree Group Insurance Benefits Plan as well as give you some helpful information with regard to your benefits and how to use them.

In this edition, we will provide general plan information, bring you up to date on legislative changes (some of which may affect you), and identify other initiatives that may impact you as a retiree.

Plan Design Review!

In the coming year, Council and the CRGIAC will undertake a review of the CAAT Retirees benefit plan design and structure to ensure that the plans continue to meet the needs of plan members while continuing to remain affordable.

As has been the case previously, there will be appropriate notice to plan members before any plan changes are implemented if needed.



Legislative Updates

In the past year, there were no legislative changes to highlight that would have impacted CAAT retirees.

Please check Council’s website (www.theCouncil.on.ca) for updates.



Group Benefits Update: You can now rate your paramedical provider

As of August 2016, Sun Life added a feature to their claims submission process that allows plan members to rate their paramedical provider’s service (from 1 to 5 stars) when submitting these expenses using the desktop version of mysunlife.ca. Ratings will be anonymous and can only be submitted when you submit paramedical e-claims for services you have incurred.

These ratings are being incorporated into an exciting new feature being added to the My Sun Life Mobile App to help you find paramedical providers in your area. More information will be forthcoming on this latest digital solution to enhance your health and well-being.

Paramedical providers include acupuncturists, chiropractors, chiropodists, massage therapists, naturopathic doctors, osteopaths, podiatrists (except for surgery) and psychologists.

Questions?

Please contact Sun Life’s Customer Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

Paramedical Services

Updates from Sun Life

SEND DOCUMENTS TO SUN LIFE USING MOBILE APP

Plan members will now have another option to send requested paper work to Sun Life. Beside faxing, emailing or mailing follow-up requested paperwork, members will have the option of simply snapping a photo of the documents and sending them through the mobile App available on Apple and Android devices.

How does the process work?

When a member submits a health or dental claim, a claim statement or Customer Care Representative will advise the member if more information is needed. Members may be asked to submit different type of documents. For example, a doctor's note or any supporting documentation required to complete a claim.

Each request for additional documentation contains a reference number. Using this reference number, members can submit photos of the paperwork already saved to their library or simply take photos in the app. The mobile function will not work without this number, ensuring only the required paperwork is sent.

Do you have any questions?

Please contact Sun Life's Customer Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

*Enhancements to My
Sun Life Mobile*



Updates from Sun Life

DELISTED SERVICE PROVIDERS



To help protect our Plan against increased costs arising from questionable claims and claim practices, it is sometimes necessary to disallow claims from certain healthcare service provider(s), clinics, facilities, or medical suppliers. Sun Life refers to this as delisting.

Sun Life periodically updates their delisted service providers list. Once Sun Life delists a provider, they no longer process or pay for claims for services or supplies obtained from that provider. To view the current list, please log in to your password protected site through www.mysunlife.ca and select the link for delisted providers.

If you do not have online access you will first need to register for it.

How to register for online access

- Make sure you have your Contract and Member ID numbers
- Go to www.mysunlife.ca and select **Register now**
- Select – **benefit plans** option
- Complete all of the required information and continue

If you need assistance with your online access, please contact Sun Life at 1-800-361-6212.

Group Insurance Fraud

Why benefits fraud matters to you?

Fraud increases the cost of benefits plans and it leads to higher premiums for all of us. Fraud can lead to serious repercussions and can result in:

- higher premiums for you and every member of the Plan
- criminal charges
- breach of ethics

*Tips on how to reduce
benefits fraud*

What is benefits fraud?

Benefits fraud is intentional deception or misrepresentation resulting in the payment of ineligible benefits. This includes ineligible payments claimed on behalf of yourself and your dependent(s).

Tip for preventing unintended fraud

- Get to know your plan
 - understand the treatments, products, medications and services that are covered by your plan and the limits that apply
- Do not substitute products or services
 - if a service provider suggests substituting a covered item for something that isn't covered, decline the offer. Common substitutions include:
 - receiving a facial or spa treatment instead of a therapeutic massage
 - receiving running shoes for orthotics
 - receiving designer sunglasses instead of prescription eyewear to correct vision impairment
 - receive teeth whitening instead of regular dental care
- Don't sign claim forms in advance
 - Sign one completed claim form at a time and never sign blank forms. Always understand what is being submitted on your behalf.

How you can help

If you or your dependents suspect fraud may be occurring, please contact Sun Life's toll free line, available throughout North America, at 1-888-882-2221 or email Sun Life at clues@sunlife.com. Your confidentiality will be protected. It is our Plan, we all have a responsibility to protect it.

➤ Did You Know?

PREDETERMINATIONS

Getting an estimate

Whether you are obtaining medical services or equipment or dental treatment, where the cost is expected to exceed \$300, it is always advisable to submit the estimated cost and the description of the prescribed services or equipment to Sun Life prior to acquiring the treatment or service. Called a predetermination, this service will let you and the service provider know how much (if any) of the cost is covered.

Dental claimants should ask their dentist to send Sun Life a fee estimate so Sun Life can let them and their dentist know, in advance, how much (if any) of the expense will be covered by your benefit plan.

This is a precaution to allow the claimant to discuss treatment options with the dentist before the work begins and to budget for the expense.

A predetermination is not a guarantee. In some situations, the amount of benefits paid may be different than the amount that was approved when the dentist submits the estimate (for example, if the claimant has other work done in the meantime that brings them over the annual coverage maximum under your plan, or if the work done differs from that outlined in the dentist's estimate).

*Useful information on
getting an estimate of
your covered
treatment*



Expenses under the CAAT Retiree Group Benefits Plan

2015 EXTENDED HEALTH CARE SPENDING BY EXPENSE CATEGORIES:

- ❖ 55.2% - Prescription Drugs
- ❖ 20.2% - Paramedical
- ❖ 11.0% - Medical Services & Equipment
- ❖ 7.7% - Hospital in Canada
- ❖ 4.8% - Contacts/Eyeglasses
- ❖ 0.1% - Other medical

2015 DENTAL CARE SPENDING BY EXPENSE CATEGORIES:

- ❖ 43.6% - Periodontics, Endodontics
- ❖ 24.3% - Surgical, Restorative
- ❖ 16.0% - Major Restorative
- ❖ 15.8% - Diagnostic, Preventative
- ❖ 0.4% - Orthodontics

IMPORTANT REMINDERS!

CHANGING YOUR COVERAGE

February 1, 2017 (and each subsequent February 1) is your next opportunity to change the Extended Health Care (EHC) plan that you are enrolled in. If you are currently in EHC Plan 1, you may change to either EHC Plan 2 or EHC Plan 3. If you are enrolled in EHC Plan 2, you may only change to EHC Plan 3. However, if you are enrolled in EHC Plan 3, you do not have any other options to change your coverage.

Additionally, on February 1, 2017 you have the option to switch to Dental Plan 2 if you are currently enrolled in Dental Plan 1 coverage. If you decide to change your coverage to Dental Plan 2, you will not be able to change to Dental Plan 1 in the future.

*You may change your
Plan selection on
February 1st of each
year*

CHANGE IN PERSONAL CIRCUMSTANCES

If your marital status changes during your retirement, it is your responsibility to report this change to your College within 31 days of the change. If you fail to have an ineligible spouse removed from your group insurance plan coverage, any claims paid after the date they became ineligible will result in you having to reimburse the Plan. Therefore, it is imperative that you keep your benefit records up to date and inform your College of any changes in your marital status.

*Inform your College
immediately of any
marital status changes*

PREVIOUS EDITIONS

To view the previous edition(s) of RETIREE CAATNIPS, please visit the Council's website at www.theCouncil.on.ca. Click on **Benefits Information** and then click **Retiree Benefits**. This will take you to the page that provides a range of retiree related information, including CAATNIPS.

Wise and Well: Tips to help you get active

- Find an activity you like such as swimming or cycling.
- Minutes count — increase your activity level 10 minutes at a time. Every little bit helps.
- Active time can be social time — look for group activities or classes in your community, or get your family or friends to be active with you.
- Walk wherever and whenever you can.
- Take the stairs instead of the elevator, when possible.
- Carry your groceries home.

• Start slowly • Listen to your body • Every step counts

The Health Benefits of Being Active

- Improve your balance
- Reduce falls and injuries
- Help you stay independent longer
- Help prevent heart disease, stroke, osteoporosis, type 2 diabetes, some cancers and premature death

Aerobic activity, like **pushing a lawn mower, taking a dance class, or biking to the store**, is continuous movement that makes you feel warm and breathe deeply.

Strengthening activity, like **lifting weights or yoga**, keeps muscles and bones strong and prevents bone loss. It will also improve your balance and posture.

What is moderate aerobic activity?

Moderate-intensity aerobic activity makes you breathe harder and your heart beat faster. You should be able to talk, but not sing.

Examples of moderate activity include walking quickly or bike riding.

What is vigorous aerobic activity?

Vigorous-intensity aerobic activity makes your heart rate increase quite a bit and you won't be able to say more than a few words without needing to catch your breath.

Examples of vigorous activity include jogging or cross-country skiing.

What are strengthening activities?

Muscle-strengthening activities build up your muscles. With bone-strengthening activities, your muscles push and pull against your bones. This helps make your bones stronger.

Examples of muscle-strengthening activities include climbing stairs, digging in the garden, lifting weights, push-ups and curl-ups.

Examples of bone-strengthening activities include yoga, walking and running.

[Canadian Physical Activity Guidelines](#) were developed by the Canadian Society for Exercise Physiology.

CRGIAC COMMITTEE:

CRGIAC Retiree Representatives:

Leslie Millson-Taylor – Appointed by OPSEU Academic

Sheila Hirsch-Kalm – Appointed by OPSEU Support

Susan Alcorn MacKay – Appointed by OCASA

(wise and well. smart choices for healthy aging, 2015)

CRGIAC Contacts:

Kim Macpherson – OPSEU – kmacpherson@opseu.org

Diane Posterski – OCASA – diane.posterski@ocasa.on.ca

Stephen Lee Kam – Council – stephen.leekam@thecouncil.ca



College Employer Council

20 Bay Street, Suite 1600

Toronto, ON M5J 2N8

Sources:

New Capability Allows Plan Members to Rate Paramedical Providers: Sun Life Focus Newsletter #594
http://www.sunlife.ca/static/canada/Sponsor/About%20Group%20Benefits/Focus%20Update/2016/594/594_Member_EN.pdf

Tips to Help You get Active . Retrieved November 22, 2016, from [Canadian Physical Activity Guidelines](#) were developed by the Canadian Society for Exercise Physiology.