



Connection

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Group Benefits News and Views for Clients of The Co-operators

In brief

In this issue of *Connection*, you'll find lots of information to help your plan members make the most of their Group Benefits plan. Remind them how to save time and money by co-ordinating their benefits plans and purchasing diabetic supplies with their pay-direct drug cards, and tell them about the claimsXchange®, our new, easy way to submit Extended Health and Vision Care claims.

There's also helpful information for plan sponsors on boosting your plan with coverage for Critical Illness and travel insurance, and tips for planning winter getaways and building a healthier workplace for everyone.



How plan members can save more by co-ordinating benefits

Plan members who co-ordinate their benefits plans can cover a higher percentage of their claims, lower their expenses, and save a lot of paperwork.

If your plan has Extended Health Care and Dental coverage and if a plan member is eligible for coverage under another benefits plan, such as through their spouse's plan, they can submit expenses under both plans to maximize their reimbursements.

Plan members must send claims to their own plan first. Any claims not paid in full can then go to the other plan, along with a copy of the Explanation of Benefits and receipt. Claims for dependent children go to the plan of the parent who has the earlier birthday in the year.

We maintain co-ordination of benefits information on our system. Consent for co-ordination of benefits is implied when the plan member provides co-ordination of benefits information on the claim form. If a plan member's spouse is also insured with us, the adjudicator will process the claim against both plans at the same time.

With our pay-direct drug card, if a plan member's spouse has a group insurance plan through an employer who also provides a pay-direct card, pharmacists can co-ordinate benefits electronically between both plans at the same time. We receive the claim immediately, so the plan member knows how much they will be out of pocket (if at all) at the time of claim. They do not have to submit the claims separately.

Let us know if a plan member had any changes to their co-ordination of benefits. Ensuring that The Co-operators has the most accurate and up-to-date data for your plan will improve the overall experience for you and your plan members.

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Travel Benefits Plus completes your travel coverage

When it comes to medical emergencies, it's also important to consider non-medical expenses. You can provide protection for your plan members and their families against the often unanticipated expenses related to a medical emergency when you include Travel Benefits Plus in your Emergency Out of Country coverage under your Extended Health Care plan.

Travel Benefits Plus provides coverage for:

- > Transportation costs for bedside attendance by a family member or close friend
- > Trip delay transportation charges
- > Transportation costs for return of dependent children
- > Return of vehicle expenses
- > Out-of-pocket allowance for living expenses
- > Return of body or cremation expenses for plan members and dependents
- > Cost of economy airfare for a family member to identify the deceased

Contact your Group Benefits Advisor today if your plan doesn't currently include Travel Benefits Plus.

Using pay-direct drug cards for diabetic supplies

Do your plan members know that they can use their pay-direct drug card to submit diabetic supplies including test strips, lancets, syringes and pen needles?

To process the payments, pharmacies can use a list of pseudo identification numbers (PINs) and submit these electronically. The PINs differ by carrier; plan members can find a list of The Co-operators PINs on Benefits Now™ for Plan Members. Besides making claims submission faster, using this system means less work for the plan member and lower out-of-pocket payments.



New, faster system for Extended Health and Vision claims

Plan members now have access to theclaimsXchange®, our provider claims submission portal, if you have Extended Health Care coverage under your Group Benefits plan. This system means many paramedical practitioners and Vision Care providers can submit claims online on behalf of their patients. This secure claims process reduces the need for paper or e-claim submission and may help lower plan members' out-of-pocket expenses at the point of sale.

Paramedical practitioners and Vision Care service providers across Canada must register and be authenticated to ensure they meet certain criteria before they are able to submit claims online. The payments can be made to either the plan member or the provider. Built-in audit controls identify certain claiming patterns and ensure only eligible claims are processed, which protects your plan from the costs associated with fraudulent activity.

The Co-operators is committed to providing ongoing value to our clients and implementing initiatives that make it easier to do business with us. This is the latest example of that commitment.

If you have any questions about theclaimsXchange®, please contact the Group Client Service Centre through the "Ask a Question" feature in Benefits Now™ for Plan Sponsors or call 1-800-667-8164.

Providing benefits for your independent contractors

Health, Dental and Life insurance benefits help foster a positive, healthy work environment and increase employee loyalty. Contract workers and independent contractors are also important members of your workforce, so you may be thinking of extending benefits to them as well. Before you do, be aware of how adding them to your plan can affect your tax status and result in unexpected costs.

Defining “contract workers” and “independent contractors”

Contract workers are full-time or part-time employees hired for a defined term. As an employer, you collect and remit EI and CPP premiums and income tax, and pay WCB premiums where applicable. Contract workers are eligible for all benefits except disability, because employment is temporary.

Independent contractors are different. Plan sponsors do not collect or remit EI premiums, CPP/QPP premiums or income tax.

Benefits and risks

Providing Health benefits encourages contract workers to extend their contracts or become permanent employees. Purchasing their own coverage is costly, so access to preventative Dental and Vision Care, coverage for major illnesses and death benefits is invaluable.

However, independent contractors are legally distinct from permanent and contract employees. Extending benefits to independent contractors comes with the following risks:

- > The CRA may remove the tax-exempt status from Extended Health Care and Dental claims reimbursements.
- > Premiums for independent contractors may not be written off as business expenses.
- > The Tax Court of Canada may redefine the independent contractor as a full employee.

Contact your Group Benefits Advisor if you have questions about extending coverage to either contract workers or independent contractors. For more detailed information, including the important legal distinction between independent contractors and employees, visit the Canada Revenue Agency website at www.cra-arc.gc.ca/E/pub/tg/rc4110/README.html.



Offering a more complete Group Benefits plan couldn't be easier

With the addition of Critical Illness coverage to your Group Benefits options, you can ensure your plan members are financially prepared for the unexpected. When you choose this plan, your members will be eligible to receive timely financial support following one of the covered illnesses.

Protect your plan members at a vital time with Critical Illness coverage that:

- > Affordably fills gaps in other benefits with minimal administration
- > Covers 18 common illnesses affecting Canadians
- > Is easy for you to offer and implement
- > Is more affordable than individual Critical Illness coverage

How Critical Illness coverage works

A one-time lump sum payment is issued on first time diagnosis of a covered critical illness, following the expiration of the 30-day survival period. The non-taxable benefit will provide funds for plan members' discretionary use to seek alternative treatments or offset unexpected expenses including lower income, home alterations or living assistance.

If premiums for the Basic Life coverage are waived, the coverage premium will also be waived as long as the policy and the plan sponsor's coverage remain in force.

To learn how your plan members can be better prepared for the unexpected, contact your Group Benefits Advisor.

Time to start planning a winter break?

Is everyone starting to think about winter travel plans? Make sure they have the right travel insurance. Your Co-operators plan may include some coverage, but help your plan members identify any gaps in health, life, disability, driving, vehicle and trip cancellation coverage. Contact our affiliate, Travel Insurance Co-ordinators (TIC), for all of your travel needs (travelinsurance.ca).

Before booking, plan members should also check for travel advisories regarding their destination at travel.gc.ca/travelling/advisories. Get to know what you can and can't take on a plane or take across the border through travel.gc.ca.

Building a healthy workplace

It can be challenging to find ways to be more active if you sit behind a desk all day. In addition to the physical benefits of exercise, getting active also boosts mental health. A healthy and happy workplace means fewer health issues for your plan members, greater productivity and a lot less absenteeism. At The Co-operators, we've created physical and mental health competitions and are participating in the Global Fitness Challenge. There are many options for your group to focus on health.

Lead the charge

Your plan members can make small, simple changes that will benefit their physical and mental health. Encourage them to:

- > Walk a little more. Get off the subway or bus one stop early, or park farther away.
- > Sit a little less. Stand up every half hour or so, take the stairs to meetings, and go talk to co-workers in person rather than emailing or messaging them.
- > Get active at lunch time. Go for a swim, hit the gym, or walk around the neighbourhood.
- > Check for ergonomics. Watch for posture while working, and take regular stretch breaks for shoulders, wrists and ankles to avoid carpal tunnel or blood clots.
- > Learn more about healthy eating.

Plan members can learn how to take charge of their personal wellness by visiting Wellness Now™, which they can access through Benefits Now™ for Plan Members.

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*Auto insurance not underwritten by The Co-operators in BC and MB. Extension policy offered in SK.

