

Employee Benefits newsletter

NEW! Plan Enhancements to Extended Health Care

Effective January 1st, 2015, the 3sHealth Extended Health Care Plan will be providing increased Vision Care Benefits to our plan members. The reimbursement maximum for the purchase of prescription eyewear will increase from \$200 every two years up to \$300 every two years.

The \$300 maximum will be pro-rated for other than full-time employees working less than 70% of full-time. The Extended Health Care Plan will also continue to provide coverage for eye exams; 1 exam every 24 months for adults and 1 exam every 12 months for dependent children.

The new \$300 maximum will be applied upon the next occasion the plan member is eligible to purchase eyewear. For example: if you purchased eyewear in July 2014 and received the \$200 reimbursement (or pro-rated amount), you will be eligible for the \$300 benefit in July 2016.

3sHealth will also be introducing the "Better-Than-Benefit" for Extended Health Care plan members from CUPE, SEIU-West, SGEU, and RWDSU. SUN and HSAS plan members already receive this benefit. The "Better-Than-Benefit" provides 100% Extended Health Care coverage to plan members who qualify for 80% or 90% Extended Health Care and Enhanced Dental coverage.

If you have any questions about these exciting plan enhancements, please contact a 3sHealth Benefit Services Officer at **1.866.278.2301** or by email at ebp@3shealth.ca

2014 Fall Newsletter

We continually strive to find new and better ways to serve you, our 3sHealth Employee Benefit Plan Members. We hope you find the information in this newsletter beneficial. We encourage you to visit our website www.3sHealth.ca or the Great-West Life web site www.greatwestlife.com for further information regarding the benefits and services available to you.

3shealth.ca

has a fresh look that is responsive to mobile devices.



3sHealth
Employee Benefits

Follow our **new icon** for *Employee Benefits forms and information.*

The Convenience of Technology

Information courtesy of Great-West Life

Great-West Life gives you flexibility in how and where you use your group benefits, with industry-leading technology solutions designed with a busy lifestyle in mind.

Sign up once, benefit any time

Access to your group benefits information has never been easier with Great-West's *GroupNet™ for Plan Members*. If you're not already registered, go to www.greatwestlife.com, click *GroupNet for Plan Members* and follow the registration instructions. You will need your Group #335663 and your Benefit ID # located on your pay-direct drug card.

It's simple, secure and available 24-7. Register once and you'll connect to a world of secure, user-friendly services:

- Submit many of your claims online
- Sign up for Direct Deposit – claims paid directly into your bank account
- View your claim status and Explanation of Benefits for the past 24 months
- Access the Health & Wellness Site for topics that are important to you.

Download once, connect any time

GroupNet for Plan Members is just a touch away! Great-West Life's free *GroupNet Mobile* app* brings the convenience of *GroupNet* to your Android™ device, BlackBerry® or iPhone:

- Submit claims online with *Member eClaims*
- Access information about your benefits, coverage balances, claims and more
- View card information including: Benefit ID, Drug, and Global Medical Assistance
- Locate the nearest provider who has access to *Provider eClaims*, through a built-in GPS mapping tool

* Compatibility of *GroupNet Mobile* may vary by mobile device and/or operating system.

Claims: faster, greener and more convenient than ever with Provider eClaims

Great-West's *Provider eClaims* offers on-the-spot claims submission at approved providers, such as chiropractors, physiotherapists and visioncare providers.

Great-West Life currently has more than 22,000 healthcare providers signed up for *Provider eClaims* across Canada. To find providers in your area, go to www.greatwestlife.com and check out the *Provider eClaims* listing under Client Services > Group Benefits Plan Members > Health, Dental and Out-of-Country Coverage and Claims.

Member eClaims

You can save time and paper by submitting many of your claims online through *GroupNet for Plan Members*, Great-West's secure online services. Get reimbursed quickly and accurately – you will usually receive your benefit payment within 24 to 48 hours.

A virtual medicine cabinet in your pocket

DrugHub, the first free app available from Great-West, lets you use your iPhone to:

- Search thousands of medications – ingredients, interactions and side effects
- Set reminders for you and your family to take medications on schedule
- Know when you're running low, when to order refills and more!

Two-way text messaging ramps up the convenience factor

Get instant access to your benefit details with *GroupNet Text!* Sign up on *GroupNet for Plan Members*, under the *Your Profile* tab.

Try it out!

Text **CHIRO** to 204-289-1667 for information on your chiropractic benefit coverage. For a complete list of key words, text **Help**. For a description of the type of information a key word provides, text **Help** and the **key word**.

While you're in the *Your Profile* tab, you can also sign up to receive texts from Great-West that advise when your claims have been processed.



Maximum Reimbursement Schedule for the 3sHealth Core and Enhanced Dental Plans

Updated each year in January, the *3sHealth Maximum Reimbursement Schedule* is a comprehensive list of all eligible dental procedure codes, fees, and reimbursement percentages. No amounts are paid by Great-West Life™ for:

- expenses incurred for **procedures** not contained in the *3sHealth Maximum Reimbursement Schedule*
- **charges in excess** of the specific limitations and maximum amounts contained in the *3sHealth Maximum Reimbursement Schedule*.

Payment for claims reimbursement, including co-ordination of benefits, will not exceed the fee amounts in the *Schedule*.

If you would like a copy of the *3sHealth Maximum Reimbursement Schedule* visit our web site at www.3sHealth.ca.

Update on Marketing of the Benefit Plans

As announced earlier this year, 3sHealth is leading a project to review the pricing and services of our current insurance provider. This project includes a Request for Proposal that all insurance providers in Canada were invited to respond to. Some of the key points under review are:

- Pricing,
- Customer service including claims payment and call centre,
- Value added services such as on-line services for plan members, personal health risk assessments, and reporting, and
- The carrier's ability to work in partnership with 3sHealth.

The RFP closed in September. In late October, finalists were invited to present to the Selection Committee. The results are under review and we anticipate a decision by January, 2015. If it is determined that a change to our insurance provider will be beneficial to our members, the change would occur in the middle of 2015. A full communication strategy will be developed as part of a transition plan to ensure that our plan members are kept informed of any changes. Please watch for further information regarding the marketing of the Benefit Plans.

2015 Disability Income Plan Contribution Rates

3sHealth is pleased to report that the contribution rates for the CUPE Disability Income Plan and the SUN Disability Income Plan will be reduced effective the first full pay period in April 2015. The contribution rates for the SEIU-West and General Disability Income Plans will remain unchanged.

The 2015 Disability Income Plan Contribution Rates will be as follows:

Disability Income Plan	% of Straight Time Pay
CUPE	3.4%
GENERAL	1.3%
SEIU-WEST	2.78%
SUN	1.85%



The plan that determines benefits second (secondary carrier) limits its benefits to 100% of all eligible expenses reduced by all other benefits payable for the same expenses by the primary plan.

Here is how to determine which carrier to submit your claim to first:

1. **You** submit your claim to the 3sHealth Benefit Plans first.
2. **Your spouse** will submit claims to his/her employer's Benefit Plan first.
3. Dependent children submit claims to the plan of the parent with the earlier birth date (month/day) in the calendar year. In situations where parents are separated / divorced, then the following order applies:
 - a) the plan of the parent with custody of the child,
 - b) the plan of the spouse of the parent with custody of the child,
 - c) the plan of the parent not having custody of the child,
 - d) the plan of the spouse to the parent in c) above.

Please note – if your spouse has coverage under an employer sponsored benefit plan, you must contact Great-West Life and provide them with the information before you begin using your pay direct drug card. If your spouse's coverage changes, you will need to update Great-West Life with the information. You can call Great-West Life using the 3sHealth dedicated toll free line at **1-866-408-0213**.

Eligible expenses under the 3sHealth Benefit Plans are outlined in your *Plan Commentary booklets* which are available at www.3shealth.ca.

Co-ordination of Benefits

The Canadian Life and Health Insurance Association developed *The Co-ordination of Benefits Guidelines* for insurers to ensure consistency within the industry in situations where a person can submit a claim to more than one group insurance plan.

Payment on a particular claim cannot exceed 100% of the eligible expenses. Each insurance carrier adjudicates the claim taking into account reasonable and customary charges, maximums and contractual fee guide limits in the normal fashion. *The Co-ordination of Benefits Guidelines* work like this:

The plan that determines benefits first (primary carrier) will calculate its benefits as though duplicate coverage does not exist.



If you move...

If you have a change in address, it is very important that you keep your address information up-to-date with your employer and with Great-West Life.

If you have access to Gateway On-line (GO), you can change your address on GO and it will automatically update with your employer.

Other plan members can simply ask their employer for an Employee Changing Information form in order to change their address.

You can change your address with Great-West life at point of claim when using a paper claim form or by using *Great-West Life Groupnet for Plan Members*.