Our goal is better health and well-being for 3sHealth Employee Benefit Plan Members. This newsletter contains important information that will help you make the most of your benefit plan coverage.

For more information about the benefits and services that are available to you visit us at www.3sHealth.ca or visit the Great-West Life web site www.greatwestlife.com.

If you have a question about your benefits you will be able ask your question through live chat. Watch for the live chat option coming soon to 3sHealth.ca.

If you have questions about the benefits available to you, please call a 3sHealth Benefit Services Officer at 1.866.278.2301 or email us at ebp@3shealth.ca.

Effective January 1, 2015:
- The vision maximum was increased from $200 to $300 every 2 years.
- The “better than” benefit for Extended Health Care was introduced for the plan members of CUPE, SEIU-West, and SGEU.

Effective July 1, 2015:
- The hearing aid maximum was increased from $500 to $1,500 every 5 years.
- The dependent child orthodontic lifetime maximum was increased from $1,500 to $2,500.
- Adult orthodontic treatment was added with a lifetime maximum of $1,500.
Planning to Travel Outside Canada?

Travelling offers many rewards and challenges. One challenge you don’t need is an emergency medical situation. Great-West Life’s out-of-country coverage is designed to provide benefits during a medical emergency while you or your eligible dependents are temporarily outside Canada for business, education or vacation.

Here are some examples of what may be considered a medical emergency:
• A sudden, unexpected injury
• An acute episode of a medical condition that was not identified or being treated prior to departure from Canada
• An unexpected and unforeseen acute episode of a previously identified medical condition that was stable and controlled at the time of departure from Canada

Out-of-country coverage generally covers expenses associated with the initial treatment of a medical emergency, such as doctor fees, lab fees and hospital fees.

Some examples of out-of-country expenses that may not be covered under this plan include:
• Non-emergency care or follow-up care after the initial emergency treatment
• Expenses related to pregnancy or delivery after the 34th week of pregnancy or at any time prior to the 34th week if the patient’s Canadian physician considers the pregnancy to be high-risk
• Continued medical care following an emergency outside Canada if the patient’s medical condition permits a return to Canada for treatment

If you have a medical condition, you may wish to check with your doctor before travelling. If you are advised it is safe to travel and you would like clarification of your out-of-country coverage, call the Assistance Centre – Claims Department at 1-866-530-6025.

The 3sHealth Extended Health Care Plan provides coverage for the first 60 days of your trip. If you are travelling outside Canada for periods beyond 60 days, you may want to consider purchasing additional coverage.

In case of medical emergency

If you experience a medical emergency while outside Canada, call the number on your travel assistance card right away. The assistance company will help arrange for appropriate medical care, verify your insurance coverage and provide necessary assistance, such as flight, hotel accommodation and vehicle return.

Before you leave

If you have a medical condition, consider talking to your doctor about whether it’s safe to travel.

Be sure to pack your travel insurance information, along with emergency help numbers, your provincial health insurance card and your family doctor’s contact information.

Travel Assist booklets are available from your Employer. The booklet is the same size as your passport and contains all of the information you will require when travelling.
The Great-West Life Centre
for Mental Health in the Workplace

A recent analysis of submitted claims to the 3sHealth Extended Health Care Plan shows that 1 in 5 plan members uses prescription medication for a mental health related condition such as depression or anxiety.

Everyone is responsible for workplace mental health. Do you know:
- Where to find free online tools to assess your own mental health?
- When and where to go for help?
- How to implement self-care strategies when work is stressful?
- Where to hear from real people who have experienced mental health issues at work?
- Where to find those who can help in recovery and return to work?
- How to support co-workers who are struggling?

The Great-West Life Centre for Mental Health in the Workplace offers free access to resources and tools to assist in understanding and managing personal mental health on and off the job. Offerings include links to self-assessment tools, information on treatment approaches and Working Through It, an informative video resource for those whose life and work have been affected by mental health-related issues.

Visit www.workplacesstrategiesformentalhealth.com and click Job-Specific Strategies > Employees for free tools and resources to help you with these questions and more.

The Great-West Life Centre for Mental Health in the Workplace is funded by The Great-West Life Assurance Company and is available to the public.

Out-of-Country Medical Emergency Coverage
During the Annual Eligibility Measure

Each January, 3sHealth Employee Benefits performs an eligibility measure for all other-than-full-time employees. This year’s measure will determine if an employee is eligible for coverage effective January 1st, 2016, based on the hours they worked from January 1st to December 31st, 2015. An employee must work a minimum of 780 hours in the complete calendar year to be eligible for benefits.

Many employees book out-of-country vacations during the month of January. Often employees are away during this annual measure period and are unsure if they have coverage. This leaves people wondering whether they need to purchase additional medical emergency insurance for their trip.

3sHealth and Great-West Life have worked together to extend Out-of-Country Medical Emergency coverage to our plan members during the annual measure period to January 31st each year. This means that if you are an employee that had Extended Health Care coverage in 2015 and you lose coverage on December 31st, 2015 because you worked less than 780 hours, you will retain the Out-of-Country Medical Emergency portion of your coverage to January 31st, 2016.

This will allow plan members to enjoy a winter vacation without worry. Please call a 3sHealth Benefit Services Officer at 1.866.278.2301 if you have additional questions about your eligibility for benefits.

The following information was provided by Great-West Life.
Introducing: The New 3-in-1 Card

The new 3sHealth 3-in-1 card combines your pay direct drug card, out of country medical emergency, and benefit identification all in one convenient card.

The 3-in-1 card will be issued automatically to new Plan Members of the Extended Health Care Plan as they are enrolled. Existing plan members can continue to use their current pay direct drug card. However, all Plan Members will have the opportunity to order the new 3-in-1 card if they wish. To obtain the new card call 3sHealth Employee Benefits at 1.866.278.2301. Simply provide your name and Benefit ID# and a new 3-in-1 card will be ordered. Your new card will arrive in approximately four weeks. Once received, always present the new card to the pharmacist when filling prescriptions. Remember – you can eliminate the need to carry a card by downloading your cards to your mobile device!

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,
• Locate the nearest provider who has access to Provider eClaims, through a built-in GPS mapping tool,
• Save your pay direct drug card, out of country medical emergency card, and benefit ID card right to your phone.

It’s as easy as 1, 2, 3:

1. Sign up for GroupNet for Plan Members at www.greatwestlife.com,
2. Download the GroupNet Mobile app* to your device, and
3. Sign in to your GroupNet for Plan Members Account.

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.

Coming in January 2016

Open Enrolment for Optional Life Insurance

3sHealth Employee Benefits is leading an initiative in the first quarter of 2016 to further improve our insurance offering to our Plan Members. Part of this initiative will include an open enrolment period for Optional Life Insurance under our Group Life Insurance Plan.

Currently Plan Members have the opportunity to elect up to $150,000 of Optional Life Insurance during the first 90 days of plan membership without completing a medical questionnaire.

For the first time, we will be giving all Plan Members enrolled in the Group Life Insurance Plan an opportunity to again elect up to $150,000 of Optional Life Insurance during an open enrolment period. Plan Members who are enrolled in the Plan and have less than $150,000 of Optional Life Insurance in force, will be able to elect up to $150,000 of Optional Life Insurance without completing a medical questionnaire.

If you currently have Optional Life Insurance in an amount of $150,000 or greater, you will still have the opportunity to apply for insurance up to $500,000. Completion of a medical questionnaire will be required.

Further information will be sent to you in early 2016. Please watch for this one time offer!