2016 Member’s Annual Statement

The 3sHealth Employee Benefit Plan aims to create better health and well-being for its plan members. This newsletter contains important information that will help plan members make the most of their benefit plan coverage.

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

Important Changes to the 3sHealth Group Life Insurance, Extended Health Care and Dental Plans Effective July 1, 2016

After recently completing a full review of its existing insurance contracts, 3sHealth Employee Benefits and Great-West Life identified several areas for improvement to ensure the 3sHealth plans are keeping pace with industry standards. These improvements were approved by the 3sHealth Board of Trustees and will be effective July 1, 2016. It is important to note that unionized employers pay the monthly premium cost for Extended Health Care and Dental benefits. Employees working for a non-unionized employer may cost share in the premiums.

Important Changes... continued
continued... Important Changes

The following are the benefit improvements effective July 1:

**Dental Benefits**
- Oral Cancer Screen (Procedure Code 04403) will be added to the Enhanced Dental Maximum Reimbursement Schedule

**Dependent Life Insurance**
- The Dependent Life Insurance amount for a child will increase from $2,500 to $5,000 per child.
- A pre-natal benefit will be added.
- The monthly premium rate for Dependent Life Insurance will decrease from $4.26 to $3.48 per month. Dependent Life Insurance is an optional benefit and must be chosen at the time of eligibility.

**Diabetic Supplies**
- There will be no annual maximum amount for diabetic supplies such as test strips, syringes, and lancets. Please note that this unlimited coverage does not apply to diabetic equipment.
- Diabetic supplies can now be covered using the pay-direct drug card. The $10 per Drug Identification Number (DIN) deductible will apply to all pay direct drug card transactions. Claims for diabetic supplies may still be submitted using the paper claim method.

**Paramedical Services**
- A prescription or physician’s referral will no longer be required for paramedical services including massage therapy, physiotherapy, occupational therapy, and psychologist/social worker.
- Acupuncture will be included as a covered service in the amount of $400 per insured person per calendar year.

**Private Duty Nursing**
- The Private Duty Nursing benefit will increase from $7,500 to $10,000 per insured person per calendar year.

**Smoking Cessation Drugs**
- The coverage for smoking cessation drugs will increase from a $100 lifetime maximum to a $500 lifetime maximum.
- Additional smoking cessation drugs will be covered.

**Therapeutic Equipment**
- Coverage for therapeutic equipment will increase from 50% coinsurance to a maximum of $1,000 per lifetime for any one like piece of equipment to 100% coinsurance to a maximum of $2,000 per lifetime for any one like piece of equipment.

**Vision Care**
- Prescription sunglasses and prescription safety glasses will be eligible for reimbursement under the $300 vision maximum once every two years. Please note the vision maximum may be pro-rated for other-than-full-time employees.
- Plan members will be eligible for reimbursement for Laser Eye Surgery up to two times the bi-annual vision maximum (up to $300 x 2 = $600) once per lifetime with the restriction that a claim for prescription eyewear cannot be made for four years following the procedure. Please note the vision maximum may be pro-rated for other-than-full-time employees.

Plan members may direct questions about coverage under the 3sHealth Employee Benefit Plans to a 3sHealth Benefit Services Officer at 1.866.278.2301 or ebp@3shealth.ca, or they may visit www.3shealth.ca and use Live Chat to communicate with a Benefits Services Officer.

*This information is being presented as a matter of general information and does not replace our contract of insurance with Great-West Life. The contract will be the true source of information for resolution of all matters.*
The 3sHealth benefit administration team provides service and support to both employers and employees who belong to the 3sHealth Employee Benefit plans. Ease of access to information and a quick response to inquiries is a top priority for the 3sHealth team. There are a number of ways plan members can get the information they need:

- **Visit www.3shealth.ca**
  Searching for the information you need is easier than ever at 3sHealth.ca. There are a number of ways you can find what you are looking for, including searching from the 3sHealth homepage, searching from the Employee Benefits homepage, or accessing quick links to our most frequently requested documents on the Employee Benefits homepage.

- **E-mail Us**
  Inquiries and requests for assistance for all benefit eligibility, claims and coverage, retirement, and life insurance can be made by emailing ebp@3shealth.ca.

- **Call Our Toll-free Number**
  If you can’t find the information you need online, call 3sHealth toll-free at 1-866-278-2301. The line is staffed from 8:00 am to 4:30 pm, Monday through Friday.

Setting wellness goals is personal to each one of us. And it is not easy. But maintaining personal health is a far easier task than dealing with a prolonged illness.

“**If only I could fit into those jeans again.**”

3sHealth wants to help you achieve your wellness goals with our Better U Challenge. From June 1 to August 31, 2016, you can work towards your wellness goals and be entered to win fabulous prizes!

**Entering is easy:**
1. Sign in to Great-West Life GroupNet for Plan Members
2. Go to the Health & Wellness Section
3. Complete the Personal Health Risk Assessment

Through the Personal Health Risk Assessment, you will answer questions about your personal health and habits. This information is strictly confidential and cannot be accessed by anyone but you. Once you have completed the Personal Health Risk Assessment, you will be provided with a list of high, moderate, and low risk factors. You can then create an action plan to reduce your risk factors.

By completing the Personal Health Risk Assessment, you will automatically be entered into the Better U Challenge making you eligible for:
- A weekly prize draw for a Fitbit Charge Wireless Activity Wristband, and
- A Better U Challenge t-shirt, awarded to the first 100 plan members who complete the Personal Health Risk Assessment.

“**I wish I could sleep better at night.**”

You will also be entered for the Grand Prize draw on September 1, 2016 for:
- One of 4 individual prizes of a $250 Sobey’s Gift Card, or
- One of 4 individual prizes of a $500 SportChek gift card, or
- A Bowflex Xtreme SE Home Gym, or
- A Bowflex Treadclimber.

**Better U Challenge... continued**
continued... Better U Challenge

“I try to eat healthy but....”

We have more than just prizes to share: we have inspiration and encouragement! Join us on our Better U Challenge Facebook page and follow 3sHealth on Twitter and look for #BetterUChallenge. You will find healthy recipes, motivational tips, and a forum for giving and receiving encouragement as you work toward your wellness goals. We invite you to share your success stories!

And don’t forget that Great-West Life GroupNet for Plan Members has a Health and Wellness site that includes valuable information and other helpful tools such as:
- A BMI Calculator,
- A Calories Burned per Day Calculator, and
- A Cost of Smoking Calculator.

“I wish I could quit smoking.”

Visit the 3sHealth website www.3sHealth.ca for the full contest details. Contest winners will be announced each week via Twitter and Facebook.

If you need assistance signing up for Great-West Life GroupNet for Plan Members, please call a 3sHealth Benefit Services Officer at 1.866.278.2301.

“I have always dreamed of running a marathon.”

Please note that contest entry is limited to employees only. Your spouse and dependents are welcome to complete the Personal Health Risk Assessment and join us on our wellness journey, but they will not be eligible for entry into the weekly or grand prize draws. The prizes for the Better U Challenge are paid for through a marketing fund offered by Great-West Life during the marketing of the 3sHealth Benefit Plans in 2014.

continued... 3sHealth Employee Benefits

- Live Chat
  You can live chat with a 3sHealth Benefit Services Officer from the 3sHealth website. Simply click the Live Chat box to ask your question. Live Chat is supported Monday to Friday 8:00 am to 4:30 pm. After hours, your question will automatically be forwarded to ebp@3shealth.ca

The Employee Benefits team meets daily to track the number of service requests that are received and to ensure the team is meeting its promise to process requests as quickly as possible.

In 2015, the 3sHealth benefit administration team
- Processed 28,124 pieces of mail,
- Received 10,936 in-bound telephone calls, and
- Facilitated 238 life insurance claims and provided 503 cheques to beneficiaries.
New drug treatments and breakthroughs are helping Canadians with conditions once thought to be untreatable. But with the cost of specialty medications ranging between $30,000 and over $600,000 per year, many Canadians are unable to afford them without the help of a group benefits plan. Great-West is working hard to ensure that your benefits plan is sustainable while also providing coverage for effective treatment. Monitoring and managing treatment plans can help achieve better health outcomes without incurring unnecessary costs.

Health Case Management is a program that allows Great-West to work with patients who require a complex treatment plan and their doctors to better understand the treatment plan and identify opportunities for support, education and assistance. Here’s how Health Case Management can make a difference:

Assessing treatment plan effectiveness
Ensuring that treatment plans are well understood and working effectively can help improve a patient’s health outcome. A health case manager will work with patients and their doctors to understand and assess the effectiveness of a treatment plan (applies to new claims only).

Providing support services
Not all benefits plans offer the same coverage. A health case manager can help patients access and understand any benefits or programs available under their plans.

Ensuring medication is taken as directed
Taking medication properly is important to ensuring the effectiveness of a treatment plan that can help prevent a disability or assist a return to work. Health case managers can help keep patients on track.

Monitoring medications for a trial period
Clinical trials show some medications may only work for 25 per cent of patients who take them. Through Health Case Management, a drug may be approved for a trial period to determine its effectiveness.

Providing consistency of treatment through designated providers
Managing specialty medication usage is important due to its impact on benefits plans. Great-West Life has engaged HealthForward Inc., an industry leader with extensive specialty medication experience and a broad specialty pharmacy and treatment clinic network, to provide a high level of expertise in patient-centred specialty drug management and distribution. The experts from HealthForward will not only assess treatment plans and assist patients, but also arrange for the dispensing of certain drugs that require special handling to help ensure consistency in treatment and improve patient experiences. In some cases, claimants will simply be contacted to co-ordinate the dispensing and delivery of the covered medication. In other instances, a claimant may have ongoing contact with a health case manager to monitor progress and closely follow the required treatment.

Health Case Management and related specialty drug management services are initiated when appropriate through Great-West’s prior authorization process.

Your health comes first
Prescription drug benefits play a significant role in your health and well-being. We are committed to ensuring your health needs are looked after and you have access to your benefits coverage when you need it most.
Enhanced Disability Management

3sHealth has been working with healthcare employers and unions to enhance the information available to disability income applicants. Stakeholders have been discussing an enhanced disability management approach, designed to provide clients, unions and employers with information and guidance through the application process.

In the near future, disability income clients will receive a complete information package at the point of referral, which will include a “Frequently Asked Questions” section, and a detailed explanation of the claims process and information for healthcare providers designed to assist them when completing information required to adjudicate the claim. When fully completed this package of information will be available in hard copy and will also be made available on the 3sHealth website.

Our plan is to pilot the new process with a small test group and analyze the effectiveness of the new package of information.

For more information about the 3sHealth Disability Income Plan contact 306.347.5559 (in Regina) or 1.866.278.2301 (in Canada) Extension 1 or disability@3sHealth.ca

Did You Know...

- You can access the Travel Assist booklet on Great-West Life GroupNet for Plan Members. The Travel Assist booklet provides you with the emergency contact information when travelling outside of Canada.
- You can save your Pay Direct Drug Card and your Travel Assist Card right to your phone. Saving your cards to your phone means you no longer need to carry your cards in your wallet. You will not require an internet connection to access your cards once you have saved them to your phone.
- Great-West Life has a YouTube channel featuring videos on using Great-West Life’s services and technology, including GroupNet for Plan Members, the GroupNet App, and the Personal Health Risk Assessment.