

RETIREE CAATNIPS

Welcome to the first edition of "RETIREE CAATNIPS". This newsletter is sponsored on behalf of the CAAT Retirees Group Insurance Advisory Committee. 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.

This Volume 1 is designed to provide a brief highlight on how your Extended Health Care Plans integrate with your provincial healthcare plans. This information predominantly addresses integration with the services available in **ONTARIO** through the Ontario Ministry of Health and Long-Term Care. **For those of you residing in other provinces, similar services to those described and details of these similar services can be found on your home-province's websites or can be identified through your provincial medicare plan services offices and community care centers.**

WHY DO WE HAVE EXTENDED HEALTH CARE PLANS?

Your Extended Health Care (EHC) Plans are designed to help you with your medical expenses that are NOT provided by your provincial medicare plans.

CAN THE PROVINCIAL MEDICARE COVERAGE AND COVERAGE UNDER THE EXTENDED HEALTH CARE PLAN OVERLAP?

NO AND YES. Your provincial plans cover physicians' services, standard ward hospital accommodation and related services provided in hospital in your home province. Private plans are prevented, by law, from covering or reimbursing any of these expenses. There are other services that are covered under the provincial medicare plans and, in some instances, these services can be reimbursed under private plans such as your Extended Health Care Group Insurance Plans but services must be integrated with the provincial plans. When there is integration of covered expenses, usually the provincial plan is first payor. Your EHC plan is second payor and can only reimburse the excess amount subject to any plan limitations.

WHAT PARTS OF MY EXTENDED HEALTH CARE PLAN INTEGRATE WITH MY PROVINCIAL HEALTH CARE COVERAGE?

The following portions of your Extended Health Care Plan are integrated with your provincial medicare plan with your provincial plan generally being first payor except where your EHC plans cover medicare plan deductible and co-payment amounts:

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- DRUG COVERAGE for retirees and covered spouses age 65 and older: Your plan pays for the medications requiring a prescription that are not covered by your provincial medicare plan. Where there are deductibles and co-payment amounts such as the dispensing fee, Extended Health Care Plans 1 and 2 reimburse both the deductible and your co-payment amount while Extended Health Care Plan 3 will reimburse the co-payment amount after you have satisfied the \$100 deductible.
- HEARING AIDS, EYE EXAMS (for covered members over age 65) COMFORT AND CONVENIENCE ITEMS, WHEELCHAIRS, PROSTHETICS, OXYGEN, DIABETIC SUPPLIES, ETC: Your plan integrates with services provided under provincial government assistive devices programs across the country. These programs provide coverage for a long list of items with certain frequency limitations and reimbursement levels. ***Not all items available under the assistive devices programs are eligible expenses under your EHC Plan.*** Where you are eligible for this coverage under the government plan AND the service/item is an eligible expense under your EHC plan, reimbursement of the expense will be integrated with the government plan. The maximum reimbursement you may receive from the government plan and your EHC plan will not exceed 100% of the total cost of the service/item.
- PARAMEDICAL SERVICES: In some provinces, provincial government plans still provide some coverage for paramedical practitioner services including chiropractors, optometrists/ophthalmologists, etc. Where the provincial plan provides some coverage, any outstanding balance would be an eligible expense under the EHC plans provided the practitioner is a covered practitioner under your plan.

ARE THERE SERVICES THAT ARE NOT COVERED BY THE EXTENDED HEALTH CARE PLAN IF THEY ARE COVERED BY THE PROVINCIAL GOVERNMENT PLAN?

YES. A primary example is PRIVATE DUTY NURSING SERVICES. Your EHC plans provide coverage for Private Duty Nursing services that are medically necessary if they are provided outside of hospital in your own home or place of residence*. In-hospital private duty nursing services are covered by the provincial government plans and are provided when medically necessary. In addition, if you are convalescing after a hospital stay and medically require the services of a registered nurse, these arrangements are made for you before you are released from hospital and frequently are fully covered by your provincial plan. Your plan will not cover any in-hospital private duty nursing services.

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* Your place of residence is defined as your own home whether owned or rented, a retirement home or facility for the aged whether your accommodation is subsidized or not, provided it **is not licensed** as a Long Term Care facility.

Long Term Care facilities are licensed institutions in each province that are regulated by provincial legislation. They are required by law to provide the services of nursing and personal care on a 24-hour basis and access to a physician and other health professionals. In general, long-term care homes offer higher levels of personal care and support than those typically offered by either retirement homes or supportive housing and receive funding from the provincial governments. As they are required to provide 24-hour nursing services when it is needed, your EHC plan would not cover private duty nursing in this type of residence.

DO YOU KNOW WHAT MEDICAL AND SUPPORT SERVICES ARE AVAILABLE THROUGH YOUR ONTARIO PROVINCIAL GOVERNMENT MEDICARE PLAN?

In addition to physician services and hospital accommodation services provided by OHIP, your provincial medicare plan also provides for additional services and/or assists you in obtaining the services you require. Where the service is deemed "necessary" and you qualify for the service, the government will pay all or part of the expense. There may be some frequency limitations applied as well depending on your circumstances and the amount of assistance you need. The additional programs include:

- ***Ontario Drug Benefit*** program which provides coverage for individuals age 65 and older for some of the most ***common*** drugs that require a physician's prescription in order to obtain them. Coverage is subject to a deductible and, based on your level of income, you must pay all or part of the dispensing fee. ***Your Extended Health Care Plan provides coverage for those drugs requiring a written prescription and having a DIN (drug identification number) that are not covered by your provincial plan and, as noted earlier, eligible expenses include any co-payment amount under all three plans and the annual deductible under Plans 1 and 2.***
- ***Assistive Devices Program (ADP)*** which provides coverage for items such as communication aids, hearing aids, home oxygen, insulin pumps and supplies, wheelchairs and other mobility aids ,etc. Generally, ADP pays 75% of the cost of covered items with you being responsible for the balance of 25%. ***Where your Extended Health Care Plan covers the same type of service/item, your EHC Plan would co-ordinate with***

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the government program and reimburse you for the eligible amount under the EHC plan with the maximum combined from both the government program and the EHC Plan not exceeding 100% of your total expense.

- ***Community Care Access Services (CCAC)*** covers support services which include Visiting Health Professional Services, Personal Care and Support Services, Homemaking Services, Community Support Services. Most of these services are designed to help you stay at home living independently as long as possible and are not deemed “medically” necessary. ***Services such as the Personal Care and Support Services, Homemaking Services and Community Support Services are not eligible expenses under your Extended Health Care Plan but are services you can obtain through the government programs.***

For example, you could be recovering from a hospital stay where you don't need private duty nursing services but you do need help with your day-to-day functions such as bathing, cooking, cleaning, etc. These services are not covered by your EHC plan but, where you are assessed as needing the support, they would be provided at little or no expense to you through CCAC.

If you are not sick yourself but are looking after a family member and need assistance, CCAC is also a resource you contact.

There are certain eligibility requirements and, depending on your specific needs, these services may or may not be funded either partially or fully through your provincial government plan. Some of these services, such as the need for oxygen when you get home, are initiated by a CCAC coordinator before you ever leave the hospital and the government plan provides the oxygen. If you have health challenges that are not an immediate result of a hospital stay, your family doctor can assist you in obtaining these services where they are necessary or you can contact your local Community Care Access Center directly. If you do not qualify for the services but still want to pay for them yourself, your CCAC will assist you in finding these services.

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HOW DO I FIND OUT THE DETAILS OF THE SERVICES AVAILABLE THROUGH MY PROVINCIAL GOVERNMENT AND WHETHER OR NOT I QUALIFY?

Ask your doctor or health care provider. For residents of Ontario, all the information for services and covered expenses can be found on your government website at www.health.gov.on.ca. You can also find out about this coverage by contacting the *Ontario Ministry of Health and Long-term Care*. Some of the services are administered directly by the *Ministry of Health and Long-term Care* while some of the services are provided through your local Community Care Access Center.

As noted above, there are similar services available through the provincial plans across the country.

REMINDERS:

Effective July 1, 2010, none of the Retiree Extended Health Care Plans provide Out-of-Country Emergency Health Services while you are travelling outside your province of residence.

Will my Provincial Medicare Plan provide the same coverage for me as is provided in my home province?

NO! Each of the provinces provide significantly less coverage if you have medical expenses incurred outside Canada and only provide this very limited coverage if it is a medical emergency. In addition, most provinces have a time limit on how long you can be outside the country and still maintain your provincial health care.

Protect yourself. Know your coverage and buy travel insurance whenever you are leaving the country.

Where can I get Travel Insurance?

Travel insurance is available on an individual basis from a significant number of sources including some of the banks, retiree associations such as CARP, CAA and some insurers on an individual basis. Most travel agents offer the coverage through various sources if you are booking your trip through them. Some of this coverage is medically underwritten which means that, even though you may have a pre-existing condition, you may be able to get

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coverage for that condition but it is up to the individual travel insurance provider to determine what they will and will not cover.

BEST ADVICE: Don't leave applying for Travel Insurance coverage to the last minute and read the small print. If you have a health condition, disclose it up-front so that you understand what coverage you do and do not have prior to commencing your trip.

On Line Access

If you wish to check the status of a claim that you have submitted, it is easy to do by accessing your records on line and following these easy steps:

- Go to www.sunlife.ca
- Click on "Sign In"
- Click on "My Sun Life"
- Enter Access ID
 - If you do not have access click on **Register Now**
- Enter Password
- Click on "Sign In"

Mailing address for Health and Dental paper claims – Sun Life

1. Postal mail address

Sun Life Assurance Company of Canada
PO Box 2010 STN Waterloo
Waterloo, ON
N2J 0A6

2. Courier Shipment address

Sun Life Assurance Company of Canada
Digital Mail Services 300C21
227 King Street South
Waterloo, ON
N2J 1R2