

RETIREE CAATNIPS

November 15, 2013

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Benefits Information for CAAT Retirees

Welcome to the fourth edition of RETIREE CAATNIPS. This newsletter is produced by Council on behalf of the CAAT Retiree Group Insurance Advisory Committee (CRGIAC). 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.

In this edition, we will bring you up to date on legislated changes (some of which may affect you), provide general plan information and identify other initiatives that may impact you as a retiree.

PLAN DESIGN CHANGES ARE COMING!

Date of implementation – February 1, 2015

Retirees in EHC Plan 1 who are considering changing to EHC Plan 2 may want to postpone making the change for another year. The Retiree Advisory Committee is considering Plan design changes that will impact EHC Plan 2 and which will give retirees more flexibility with regard to their dental plan options. Implementation of the plan changes is targeted for February 1, 2015. Further details will be provided as we approach the roll out date.

CRGIAC Retiree Representatives:

Joan Cunnington – Appointed by OPSEU Academic
 Sheila Hirsch-Kalm – Appointed by OPSEU Support
 Catherine Peterson – Appointed by OCASA

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*New governing body
for Acupuncture
Practitioners in
Ontario*

*Process change
impacting massage
therapy claims in
Alberta*

Legislated Changes

Regulation of Acupuncture in Ontario

Acupuncture providers in Ontario had to be registered with the new provincial licensing body by April 1, 2013 to be considered eligible providers of acupuncture services. For a list of practitioners who are recognized as meeting the regulatory requirements for practicing acupuncture in Ontario, please visit the Transitional Council of the College of Traditional Chinese Medicine Practitioners and Acupuncturists of Ontario's website at www.ctcmpao.on.ca.

Please note that there are other paramedical practitioners who have the credentials to perform acupuncture within the scope of their primary health profession, e.g. chiropractors. If such a treatment is billed separately, by the chiropractor who is not registered as an acupuncturist, some or all of the acupuncture expense may be declined.

Alberta massage therapy claims process change

This change concerns practitioners who belong to the Natural Health Practitioners of Canada (the NHPC). Beginning January 1, 2014, Sun Life will only recognize claims for services performed by the NHPC massage therapy members in good-standing who:

- Have 2,200 hours of formal training;
- Successfully completed the Competency Equivalent Exam (CEE);
- Have been exempted from the CEE.

Effective January 1, 2014, claims for services rendered by a massage therapist in Alberta who belongs to the NHPC will only be considered for reimbursement if that practitioner has the required hours of training, passed the CEE or been grandfathered by the NHPC.

If you have a practitioner who is registered with another association in Alberta recognized by Sun Life, you are not affected by this change. These associations are:

- London and Counties Society of Physiologists
- Massage Therapist of Alberta (MTAA)
- Remedial Massage Therapists Association (RMTA)

If your massage therapist is a member of the NHPC, it is recommended that you ask him or her if they have successfully completed the CEE exam or been grandfathered.

Sun Life Updates

Claims Notification Improvements

In order to enhance your experience and keep you informed about the status of your claims, Sun Life made some changes to their claim notification process. This includes sending additional notifications to you – if Sun Life has your email address on file.

- New notification emails will be sent to inform you of the status of your claim as it is being handled (e.g. claim received, processed or audited)
- If you have an email address on file (regardless if you are registered for mysunlife.ca or not), you will receive these new notifications when you submit any medical or dental claim (paper or e-claim)
- All claim notification emails will direct you to sign in and see your claim details as well as provide you with website details

In addition, now your Sun Life claims email notifications have links to tools and resources to various online features. For example, you can access electronic tutorials (e-tutorials) about all of your online claims options – like direct deposit and paperless claim statements – and get instructions on how to sign up for mysunlife.ca, if you haven't already signed up.

New Online Coverage for Acupuncture and Osteopath

As of September 22, 2013 you can submit e-claims for services of an acupuncturist and osteopath.

Claims for the following paramedical services can be submitted online at mysunlife.ca:

- Acupuncturist (**NEW** – e-claims available after September 22)
- Chiropodist
- Chiropractor
- Massage Therapist
- Naturopath
- Osteopath (**NEW** – e-claims available after September 22)
- Physiotherapist
- Podiatrist
- Psychologist

New email notification process regarding the status of your claim

More covered services added to online claims

Claiming online is faster, easier and saves paper. If you are signed up for direct deposit, your claim is deposited right into their bank account – usually within 48 hours!

If you haven't registered yet for direct deposit, simply register online at mysunlife.ca using your contract number and member ID.

Direct Deposit Information

Using direct deposit for claim payments will benefit you, the plan member, as well as the plan itself. As noted earlier, you receive payment faster and because of the reduced processing by the insurance company, the cost of handling claims is lower which leads to savings to the plan. Lower plan costs are a factor when premiums are being reviewed.

As a result, starting in January 2014, new retirees will be asked to provide direct deposit information to their college when they enroll in the CAAT Retiree benefits. Existing retirees are strongly encouraged to sign up for direct deposit as soon as possible.

New Sun Life Mobile App

Access benefits online or on-the-go! Plan members can use their smartphone to access benefits and make claims. Sun Life has just released an updated My Sun Life Mobile App version 2.0. The latest version of Sun Life's app offers:

- Enhanced health benefit coverage information, including deductibles, maximums, eligibility and more;
- Your account details, including remaining balances;
- Enhanced vision coverage information.

To download the app please visit www.sunlife.ca/mobile

*How do I sign up for
Direct Deposit?*





*OHIP MedsCheck
Program offers free
medication review
sessions*

➤ **Did You Know?**

OHIP MedsCheck Program

MedsCheck is a program that allows you to schedule a 20 to 30 minute one-on-one meeting with your community pharmacist to ensure that you are safely and appropriately using all types of medication. Think of it as a comprehensive medication review. And it's free! Just bring your OHIP card. The MedsCheck appointment is your chance to discuss how your prescription, over-the-counter and alternative medications may be affecting each other.

For additional information about OHIP MedsCheck Program, please visit:

<http://www.health.gov.on.ca/en/public/programs/drugs/medscheck/>

➤ **Did You Know?**

New Travel Solutions product from Sun Life

Sun Life Financial and Royal & Sun Alliance Canada (RSA) are now offering travel insurance coverage - RSA Travel Insurance. As a CAAT plan member covered by Sun Life, you and your dependents will enjoy a preferred rate on this product. For addition information please click:

<http://www.sunlife.ca/Canada/sunlifeCA/Travel+insurance>

Or call RSA Travel Insurance at 1-855-780-0458 for further information.

*New Travel Insurance
Options from RSA*



➤ Did You Know?

Be a smart consumer whether you are under or over 65. *(Even though you may think the provincial drug plan covers the cost of medications once you reach age 65, there are a significant number of medications that are not covered. For retirees and spouses over 65, 62% of plan claims are for drugs.)*

- Where possible, shop around for the pharmacies that have lower dispensing fees. For example, Shoppers Drug Mart has one of the higher dispensing fees while Costco has one of the lower dispensing fees. (You do not have to be a Costco member to use their pharmacy services.)
- If you are trying a new medication, make sure your doctor does not prescribe more medication than you need – i.e. you will be seeing the doctor in two weeks to find out how the drug is working but you get 1 or 2 months' supply. If the medication does not work, you will end up wasting the balance of the medication yet both you and the Plan will have paid for the full supply.
- Doctors frequently ask if you have a drug plan and, if you answer affirmatively, they are apt to prescribe the more expensive and newer of the medications that are available. Try asking your doctor if there is a less-expensive medication that will properly treat your condition? Sometimes there is!
- Make sure you know what services are available through your provincial government plans and community services. This information is readily available by logging onto your Provincial Government's health care web site **www.health.gov.on.ca**. Using these no-charge services can significantly reduce the claims expenses that get charges against the plan.



➤ Did You Know?

Of each \$1 paid in premiums, the plan pays out

- \$0.875 in claims
- \$0.089 in taxes to the government
- \$0.036 in claims administration to Sun Life



Hospital Claims

If you are admitted to a hospital, the hospital will bill Sun Life directly for your stay. After processing the claim, Sun Life will send you an Explanation of Benefits (EOB) statement. Upon receipt of the EOB statement it is important that you check the information the hospital submitted to Sun Life. You should pay particular attention to the number of days that have been billed to ensure the hospital has correctly billed the Plan as there have been instances where the plan was billed but the plan member/dependent was never admitted. If there is a discrepancy, please contact the hospital to clarify any differences with your own records and also notify Sun Life.

REMINDER!

February 1, 2014 (and each subsequent February 1) is your next opportunity to change the Extended Health Care (EHC) plan that you are enrolled in. If you are currently in EHC Plan 1, you may change to either EHC Plan 2 or EHC Plan 3. If you are enrolled in EHC Plan 2, you may only change to EHC Plan 3. However, if you are enrolled in EHC Plan 3, you do not have the option to change to another EHC plan and you cannot go back to a plan you were enrolled in before. However, due to changes coming in 2015, you may want to hold off for another year before you change your Health or Dental Plan. (Please refer to Page 1)

You may change your Plan selection on February 1st of each year...but hold off this coming February

PREVIOUS EDITIONS

To view the previous edition(s) of RETIREE CAATNIPS, please visit the Council's website at www.theCouncil.on.ca. Click on **Benefits Information** and then click **Retiree Benefits**. This will take you to the page that provides a range of retiree related information, including CAATNIPS.

COMMUNICATION WITH RETIREES

The Council is investigating options for improving communication with retirees enrolled in the CAAT Group insurance plans for purposes of keeping retirees informed and updated. Currently, communication is handled by the Colleges as they are the key point of contact and updates and notifications are issued approximately once a year at premium notification time.

Retiree related information can be found on Council's website and retirees are invited to submit comments as to how communication can be improved. Please visit the Council's website at www.theCouncil.on.ca. Click on **Contact Us** to submit your comments.



November is National Health Food Month

National Health Food Month is a good time to make eating healthy a priority.

Participating in National Health Food Month is easy:

- **Enjoy more whole foods:** Whole foods are typically unprocessed or unrefined. Nuts, seeds and fruits are good examples of healthy ready-to-eat foods.
- **Get educated about natural health food and product options:** Make use of the abundant health food information available in-print and online. Stop by your local health food store, or talk to your healthcare provider about how to balance your health through proper eating and the support of natural health products.
- **Go organic:** Certified organic foods have been grown and handled according to strict procedures and without persistent toxic chemical inputs, which is a healthy benefit for Canadians and the environment.

National Health Food Month also serves as a reminder that in Canada, natural health and organic products are federally regulated, safe, and effective while also being an integral part of promoting and maintaining health. (Parts of the article on healthy eating were taken from the article by the CHFA (Canadian Health Food Association) entitled "November is National Health Food Month" (November 1, 2011) <https://www.chfa.ca/press/november-is-national-health-food-month/>)

Healthy Recipe: Turkey Chili (Courtesy Chalene Johnson – Livingfitandfab.com)

INGREDIENTS:

- 2 cups chopped zucchini
- 1 teaspoon olive oil
- 1 cup chopped onion
- 2 cups chopped celery
- 1 cup chopped bell peppers
- 2 teaspoons chopped fresh garlic
- 1 pound ground cooked turkey
- 1.5 tablespoon chili powder
- 1 teaspoon cumin seed
- 2 cups diced canned tomatoes, no-salt-added variety
- 4 cups canned kidney beans, rinsed and drained
- 2 cups low-sodium vegetable broth
- 1 teaspoon brown sugar
- 2 tablespoon chopped cilantro

DIRECTIONS:

1. In a slow cooker*, stir together the browned turkey, onion, garlic, celery, peppers, tomatoes kidney beans, chili powder, cumin, brown sugar, salt and pepper.
2. Cover and cook on LOW until flavours are blended and chili is thickened (about 7 hours).
3. Top with cilantro and serve!

*No slow cooker? Just place all ingredients in a large pot on the stove and cook over medium-high heat for about 40 minutes.



NUTRITION INFO:

Calories: 277
 Protein: 26g
 Carbohydrates: 32g
 Total Fat: 5g
 Cholesterol 43 mg
 Sodium: 315mg
 Fiber: 9g