

# RETIREE CAATNIPS

November 2015

## Benefits Information for CAAT Retirees

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**Welcome** to the sixth 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 provide general plan information, bring you up to date on legislative changes (some of which may affect you), and identify other initiatives that may impact you as a retiree.

### PLAN DESIGN – REMINDER!

#### Dependent Life

**Effective January 31, 2016** Dependent Life benefit coverage will terminate and no further premium will be payable for this benefit on or after February 1, 2016.

#### COORDINATION OF BENEFITS CLAIMS

Sun Life is changing the way in which Health and Dental claims are being coordinated to remain consistent with Canadian Life and Health Insurance Association (CLHIA) guidelines. Coordination of Benefits (COB) claims are ones you submit to Sun Life for the amount remaining after a claim has been partially paid through another group benefits plan. Typically, this is for a product or service that your spouse or partner has submitted to their plan first.



Effective December 1, 2015, COB claims will be based on the eligible amount of the expense, known as the Reasonable and Customary (R&C) fees as determined by Sun Life. In most instances, there will be no change in the overall amount being reimbursed. However, if a service provider charges more than

the Reasonable and Customary amount, there could be a change in the amount of reimbursement that the plan member receives. This change applies to drug, dental and other medical expenses.

For more information, please refer to the Group Insurance Benefits Communiqué, included with your rate renewal letter.



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*Pharmaceutical  
services in Québec*

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## Legislative Updates

### Québec BILL 28: IMPACT ON PHARMACEUTICAL SERVICES

If you are a Québec resident, you may be aware that, as a result of Bill 28, there are changes to pharmaceutical services. Bill 28 authorizes the Government to extend prescription drug insurance coverage to include additional services offered by pharmacists in Québec. Effective June 20, 2015, pharmacists in Québec are allowed, under certain circumstances, to renew prescriptions and even prescribe some medications.

The Québec Government will be issuing a regulation or a specific agreement, which is expected to define the services that are eligible for reimbursement by private plans and the levels of reimbursement.

At this time, these services are NOT eligible for reimbursement by Sun Life. As noted above, the Government is expected to issue a regulation/specific agreement at a later date detailing which services are to be reimbursed (and the levels of reimbursement) by private plans that meet the requirements under the Québec drug insurance plan.

Please check Council's website ([www.theCouncil.on.ca](http://www.theCouncil.on.ca)) for updates.

## Updates from Sun Life

### DRUG PLAN ENHANCEMENTS

Sun Life is improving their website capabilities with the addition of the mobile drug coverage and drug alternative features. Effective immediately, the Drug Plan Direct enhancements provided on the my Sun Life Mobile App will be added to the Plan Member Services website, including other drug coverage features, information on drug alternatives, and more claim history.

#### **What are the benefits to you?**

By adding the Drug Plan Direct features, it will improve the existing drug coverage lookup on the web.

The web experience will provide you access to convenient drug information and will allow you to look up a drug by name or DIN (drug identification number). Additional information available includes potential generic and/or therapeutic alternatives, cost-saving opportunities for many drugs, and detailed information about the drug and how it works.

This will ensure easier access to your comprehensive drug coverage information to help you prepare for discussions with your health care professional about your prescription medications.

You may now benefit from:

- additional drug coverage information, including maximums and deductibles
- new drug alternative features
- enhanced drug search
- an updated user interface
- new forms

By adding Drug Plan Direct on the Plan Member Services website, you will now be able to enjoy a consistent experience, whether you're using the web or Sun Life's Mobile App.

Visit - **Plan Member Services** website at: [www.mysunlife.ca](http://www.mysunlife.ca)

#### **Do you have any questions?**

Please contact Sun Life's Customer Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

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*Significant  
improvements to the  
Plan Member Services  
website*

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## Updates from Sun Life

### DELISTED SERVICE PROVIDERS



To help protect our Plan against increased costs arising from questionable claims and claim practices, it is sometimes necessary to disallow claims from certain healthcare service provider(s), clinics, facilities, or medical suppliers. Sun Life refers to this as delisting.

Sun Life periodically updates their delisted service providers list. Once Sun Life delists a provider, they no longer process or pay for claims for services or supplies obtained from that provider. To view the current list, please log in to your password protected site through [www.mysunlife.ca](http://www.mysunlife.ca) and select the link for delisted providers.

If you do not have online access you will first need to register for it.

#### How to register for online access

- Make sure you have your Contract and Member ID numbers
- Go to [www.mysunlife.ca](http://www.mysunlife.ca) and select **Register now**
- Select – **benefit plans** option
- Complete all of the required information and continue

If you need assistance with your online access, please contact Sun Life at 1-800-361-6212.

## Group Insurance Fraud

### Why benefits fraud matters to you?

Fraud increases the cost of benefits plans and it leads to higher premiums for all of us. Fraud can lead to serious repercussions and can result in:

- higher premiums for you and every member of the Plan
- criminal charges
- breach of ethics

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*Tips on how to reduce  
benefits fraud*

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### What is benefits fraud?

Benefits fraud is intentional deception or misrepresentation resulting in the payment of ineligible benefits. This includes ineligible payments claimed on behalf of yourself and your dependent(s).

### Tip for preventing unintended fraud

- Get to know your plan
  - understand the treatments, products, medications and services that are covered by your plan and the limits that apply
- Do not substitute products or services
  - if a service provider suggests substituting a covered item for something that isn't covered, decline the offer. Common substitutions include:
    - receiving a facial or spa treatment instead of a therapeutic massage
    - receiving running shoes for orthotics
    - receiving designer sunglasses instead of prescription eyewear to correct vision impairment
    - receive teeth whitening instead of regular dental care

### How you can help

If you or your dependents suspect fraud may be occurring, please contact Sun Life's toll free line, available throughout North America, at 1-888-882-2221 or email Sun Life at [clues@sunlife.com](mailto:clues@sunlife.com). Your confidentiality will be protected. It is our Plan, we all have a responsibility to protect it.

## ➤ Did You Know?

### NURSING SERVICES

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*Useful information on  
nursing care services  
by CCAC*

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Publicly-funded home care in Ontario is administered by Community Care Access Centres (CCACs) responsible for assessing and determining who receives care, what type and level of care they need and for how long.

Most individuals are referred to in-home nursing care services through CCAC by their family physician. A hospital or a doctor will submit a recommendation for nursing care to CCAC first. The CCAC case manager coordinates each individual client's care. CCAC might send a representative to assess the type and the length of nursing care that will be required. After completion of the assessment, CCAC will provide their approval or denial of the nursing services directly to the hospital or the doctor. This process should be seamless to the retiree requiring nursing care.

If CCAC approves the request for in-home nursing care, CCAC will be the first payer for these services. Any recommendation for in-home nursing care that cannot be supported by CCAC should be forwarded for an assessment to Sun Life. Sun Life will be the second payer under these circumstances.

However if the nursing services are denied by CCAC, Sun Life becomes the first payer provided that the private duty nursing services claim is approved.

(Home Care Ontario, 2014)

## Expenses under the CAAT Retiree Group Benefits Plan

### 2014 EXTENDED HEALTH CARE SPENDING BY EXPENSE CATEGORIES:

- ❖ 53.9% - Prescription Drugs
- ❖ 20.4% - Paramedical
- ❖ 12.3% - Medical Services & Equipment
- ❖ 8.5% - Hospital in Canada
- ❖ 4.8% - Contacts/Eyeglasses
- ❖ 0.1% - Other medical

### 2014 DENTAL CARE SPENDING BY EXPENSE CATEGORIES:

- ❖ 43.2% - Periodontics, Endodontics
- ❖ 24.9% - Surgical, Restorative
- ❖ 16.0% - Major Restorative
- ❖ 15.5% - Diagnostic, Preventative
- ❖ 0.4% - Orthodontics

## IMPORTANT REMINDERS!

### CHANGING YOUR COVERAGE

February 1, 2016 (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 any other options to change your coverage.

Additionally, on February 1, 2016 you have the option to switch to Dental Plan 2 if you are currently enrolled in Dental Plan 1 coverage. If you decide to change your coverage to Dental Plan 2, you will not be able to change to Dental Plan 1 in the future.

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*You may change your  
Plan selection on  
February 1<sup>st</sup> of each  
year*

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### CHANGE IN PERSONAL CIRCUMSTANCES

If your marital status changes during your retirement, it is your responsibility to report this change to your College within 31 days of the change. If you fail to have an ineligible spouse removed from your group insurance plan coverage, any claims paid after the date they became ineligible will result in you having to reimburse the Plan. Therefore, it is imperative that you keep your benefit records up to date and inform your College of any changes in your marital status.

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*Inform your College  
immediately of any  
marital status changes*

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### PREVIOUS EDITIONS

To view the previous edition(s) of RETIREE CAATNIPS, please visit the Council's website at [www.theCouncil.on.ca](http://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.

## IMPACT OF SPECIALTY DRUGS ON THE PHARMACEUTICAL BENEFITS LANDSCAPE



Over the last two years, there has been a shift towards the development and manufacture of high-cost specialty medications (e.g. Sovaldi, Harvoni, Soliris, Vimizim, etc.). Although they impact approximately only 2% of claimants<sup>i</sup>, the number of specialty drugs is growing and they contribute significantly to the total drug cost under group benefits plans.

Specialty drugs are prescription medications that require special handling, administration or monitoring. These drugs are used to treat complex, chronic and rare conditions, such as multiple sclerosis, rheumatoid arthritis, cancer, and hepatitis C. With drugs cost over \$300,000 per year for each claimant, most benefits plans are not designed to manage the costs associated with specialty drugs. It is estimated that 6,000 to 7,000 rare diseases have been identified to date; this number is expected to increase over the next decade, resulting in new research, and potentially more products in the specialty drug market.

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### Fast Facts:

*In 2005, Sun Life had no annual single drug claim over \$75,000; now there are hundreds of these claims.*

*Today, the number of Sun Life's annual claims over \$75,000 is three times what it was in 2013.*

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While specialty drugs provide significant health benefits, they do impact group plans through escalating costs. It is necessary to note that Extended Health Care plans will become more difficult to maintain at a level that is affordable, particularly given that the CAAT plans currently provide unlimited drug coverage. Council will continue to actively monitor experience on the retiree health plans.

To help you understand what specialty drugs are, how they may be impacting your benefits plan, please refer to the following Q&A prepared by Sun Life.

(<http://www.sunlife.ca/static/canada/Sponsor/About%20Group%20Benefits/Focus%20Update/2015/516/Understanding%20specialty%20drugs%20PDF6611%20E%20-FINAL-July%208.pdf>)

(Impact of Specialty Drugs on the Pharmaceutical Benefits Landscape, 2015)



## Wise and Well: smart choices for healthy aging

While few people relish the thought of getting older, aging doesn't mean you have to give up the things you love, toss your good looks out the window or sign up for a slew of health problems. Although good genes do play a role, the key to healthy aging is a healthy lifestyle. To take responsibility for your own well-being and help your body and mind age well:

**Get moving.** Staying active is the key to a healthy aging process. Aim for at least 30 minutes of activity a day and make sure your exercise program includes endurance, flexibility and strength activities. Look for opportunities to fit exercise into your every day life—choose to take the stairs, park your car in the furthest parking spot and walk whenever possible. Pick activities that you can stick to as you get older like swimming, biking, yoga and walking. Making exercise a part of your lifestyle will help you beat stress, lower your blood pressure, maintain a healthy weight and prevent many age-related diseases. Just make sure you check with your doctor before starting a new exercise program.

**Defy it with diet.** As you age you need fewer calories to keep your energy up. Plus hormonal changes can make you more prone to storing fat and chip away at your bone density. More than ever, you are what you eat. Foods high in saturated and trans fats and sugar can clog your arteries, increase your risk of heart disease and affect your cholesterol levels. Choose nutrient-rich foods like vegetables, fruits, fish and nuts and avoid processed food. Also, the older you get, the more your kidneys have to work to keep you hydrated. Help them out by drinking lots of water.

**Make connections.** Surrounding yourself with family and friends can actually make you healthier. Maintaining strong social ties has been proven to improve your physical and mental well-being. Social isolation on the other hand, is linked to depression, disability and chronic diseases. Join groups, volunteer your time, get involved with the community and include as much social activity in your life as possible. Doing so can help your older self continue to feel young at heart.

**Keep sharp.** Just as you exercise to keep your body fit, you need give your brain a regular work out. Challenge your mind by learning new skills, reading every day, experiencing different cultures and developing your hobbies. You'll fuel your creativity, stay interested in life and keep your mind sharp.

**Be proactive.** Find a health care professional that you like and trust. Keep up to date on your medical exams and preventative screenings and be sure to ask your doctor any questions you have about your health. This will help you catch small problems before they become big issues and keep you conscious about your overall well-being.

**Stay positive.** Studies have shown that people with positive attitudes live longer, healthier and happier lives. Instead of focusing on your youth slipping away, celebrate everything you've achieved. Look to your wisdom, rewarding friendships, beautiful family and long career. Cultural attitudes about aging are changing and older people can and do see themselves as attractive, smart and at the prime of their life. Remember: it's your time to focus on yourself, your health and your ultimate happiness.

Although aging is a biological certainty, it doesn't mean you're destined for a steady physical decline. Even if your lifestyle isn't the picture of health now, it's never too late to change. By adopting a healthy lifestyle that includes regular physical activity, a good diet, lots of family and friends, adequate rest and a positive outlook, you can continue to age gracefully and look great for years to come.

## CRGIAC COMMITTEE:



### CRGIAC Retiree Representatives:

Leslie Millson-Taylor – Appointed by OPSEU Academic  
 Sheila Hirsch-Kalm – Appointed by OPSEU Support  
 Susan Alcorn MacKay – Appointed by OCASA

### CRGIAC Contacts:

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<http://www.sunlife.ca/canada/v/index.jsp?vgnextoid=53c75f58c559e410VgnVCM1000002993d09fRCRD&vgnnextchannel=ac0604d2024ad010vgnprod1000067c7d09fRCRD&appInstanceName=default>
- Wise and well: smart choices for healthy aging*. (2015). Retrieved October 8, 2014, from WorkHealthLife by Shepell-FGI: <https://www.workhealthlife.com/Article/read?id=93bee602-1e2c-486b-a447-a774bc448715&page=1&paginationLevel=Section&navigation=1.1#>

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<sup>i</sup> Sun Life book of business for the 2014 calendar year