



Mainstay Insurance Brokerage Inc. Phone: (905)886-9203

In order to serve you better

To assist you with your employee benefit plan, we are continually updating our website. Located at:

www.mainstayinsurance.ca

The site provides easy access to many insurance company's websites and to the health and dental claim forms you utilize on a regular basis. We have also added links to the log on pages for members (employees) in order to provide quick access to other websites.

If you use a form that is not on our website and would like it added, please send us an e-mail at:

Dave@mainstayinsurance.ca

Did you know that...

...there are **Free** online telemedicine services available in Ontario, British Columbia and Alberta such as:

<https://tiahealth.com/>

You can reach out to a doctor to get assistance with simple medical issues, a referral, lab requisitions, prescriptions (& refills), mental health support, and more.

There are also mail order pharmacies with great rates and free delivery. We have had very good success with:

<https://www.pocketpills.com/>

Call us at: 1-905-886-9203

or send us an e-mail at:
dave@mainstayinsurance.ca

Life (as an employee) in the world of COVID-19

In recent months we have had a number of clients make changes to their benefit plans. In some cases, there has been a change in insurance providers, while in others modifications to the plan design. Each time we make a change we try to help employers and employees to understand that benefit plans are not a static defined offering, but an evolving contract that change over time to meet the needs of your business.

There are no two benefit plans the same anymore as each insurer has different drug plan formularies, professional / paramedical service styles and offerings, reasonable and customary limits, prior authorization programs, and different claiming procedures. This means that even plan designs that look similar, will often have differences that affect what is actually paid and that impacts the employee experience.

We occasionally hear feedback from employees that their past insurer was better, or the plan from a past employer was vastly superior. We understand that while that is the way it may appear, many of those plans have also evolved along the way and may now be similar to the one you currently have in place.

There are some exceptions such as large multi-employer union plans that are governed through collective agreements, where such changes do not happen as often. Those plans will often see the same changes just delayed until the next contract negotiation.

Insurance companies adjust plan designs almost every year (and sometimes more often) in an effort to adapt to changing technologies, new drugs and treatments, and to protect themselves (and employers) from unnecessary high cost claims. As a result, we could not get the same plan you had 10 years ago, at any cost.

In our role as advisors we help employers to choose plans that serve their employees and dependants while also trying to maintain costs. This is often a balancing act and can be a battle against the insurers who act in their own self-interest, with little concern for the promises employers make through their benefit plans.

Contrary to what people think there are very few

situations where we make actual cuts to employees benefits. The exception is in situations where costs are rising out of control, or there are areas of significant abuse such as fraud.

You may see insurer behaviours such as requesting more information at the time of a claim, when starting a new high cost drug, or obtaining treatment in an area known for fraud. In these cases, please be patient, read the communication you were sent, and contact the insurer's customer service directly to try and resolve the issue as calling direct protects your privacy.

If you are unsuccessful, with this approach then please reach out to us for further assistance. We can't just "tell" the insurer to pay it, but we can help to ensure both sides better understand the claim and payment process.

We are here to help ensure that the right claim is paid, to the right person, at the right time and as per the contract.

Need help? Just ask



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Mainstayinsurance.ca

This information is provided as a reference to clients of Mainstay Insurance Brokerage Inc. It is not intended as advice. Your situation and the contract provided by your insurer plus any relevant legislation shall always take precedence. Always obtain appropriate legal, human resource or accounting advice.

Note: This side of the newsletter is intended for you the plan administrator. The information on the 'front' is targeted more to your staff and can be copied and distributed for their reference.

Just in case you were wondering...

... most insurers will allow you to automatically continue benefits until January 2, 2021 (including disability coverage if your plan has it) on a premium-paying basis for employees deemed to be on a job-protected "Infectious Disease Emergency Leave" under the ESA and whose coverage have not been terminated as of May 29, 2020.

Don't forget about our HR resources

Clients often share with us a common pain point that goes something like this: "WE NEED HR".

You don't know where to start, who to call, what to do - so you often do nothing. We have entered into a

partnership with ConnectsUs HR™ so you can take advantage of this proven HR package made for Canadian small businesses and that is Canada-compliant. [More info here](#)



For details and to get your code for free access, call Dave at 905-886-9203

A whole new world, in the time of COVID

Saying things have changed this year is an understatement. We have all been forced to make significant changes to how we do business, many of which will be permanent changes going forward.

I have changed Mainstay in a number of ways; from primarily in person meetings to predominantly ones using Zoom, from leaving behind a printed renewal package to sending your documents via Sign Request. I miss the one on one conversations and comradery, but know many of you have appreciated the ability to handle renewal meetings from a variety of locations and without actually being in the room together. Many may choose to continue to work remotely and maintain this style of meeting moving forward, while others may prefer going back to face to face. We will accommodate as the regulations and our client wishes dictate.

In my role as an industry educator, I got lucky with our March event (which had 180 in attendance) and was held just weeks before the COVID lockdown. Little did I know that it would be at

least a year before we could even consider an event of this size again.

As life seemed to return to a "new normal" we proceeded with a September GTA area workshop with 40 advisors in attendance and all went well as we sat, physically distanced in a room that could seat 250+. We followed that with inaugural events in Calgary and Vancouver that would normally have had 100+ present but had 50 and 40 respectively, again physically distanced and following all protocols. I have since had to cancel our October and November events due to restrictions on the number of registrants allowed. Our business model will have to change to reflect this new reality.

The last big change came from one of my COVID "coping strategies" I utilized to maintain my sanity. Generally, I am a voracious reader and, on a vacation, may read a book a day, but lately I

have taken to writing more than reading. My first book "Selling Benefits" is due out by the end of the year. In it I share some of the many lessons I have learned over the years that have helped me build the relationships that have made my business successful. Some of you newsletter readers may see yourself in the book. Thanks for being a part of my story ☺

I hope that you and your business continue to adapt to this ever changing world. If you need any assistance with your benefit plan, want to consider making changes to the plan or require help in other areas, please feel free to reach out.

One of the great joys in this business is the number of connections we make around town, the country and the globe, that can help our clients to succeed in anything they do.

Stay safe.

Wear a mask!