



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 entry 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:

feedback@mainstayinsurance.ca

Did you know that..?

During temporary layoff periods, most benefit plans end coverage for employees at the start date of layoff and do not restart until the employee returns to work.

In most cases, if the employee returns to work in less than 120 days, there is no waiting period for benefits to commence. If the employee is laid off for OVER 120 days, then the waiting period is re-applied when the employee returns to work.

Some policies may allow benefit extensions of up to 120 days but no longer, and typically for all benefits except Long Term Disability (LTD).

The disability process (EI / WI / WSIB / LTD)

We have seen an increase in illnesses and accidents amongst our clients in the past year. Thankfully, most of these have been of short duration and have resulted in a minimum amount of time lost from work. Others however, have been more serious in nature and longer in duration requiring salary continuance.

Earnings may be replaced by Workers Compensation (WCB or WSIB) in the event of an on the job injury. For non-work related injuries either Employment Insurance (EI) or if your firm provides it, Short Term Disability (STD) or Weekly Income (WI) benefits may be available.

For absences impacting management staff, some firms have an internal salary continuance

program that results in a manager continuing to receive their salary from the employer until that benefit ends or Long Term Disability (LTD) begins.

In most cases, an employee is eligible for LTD benefits after 120 days of total disability. To start the process in a timely manner, we begin to complete forms about 4-6 weeks from the last day worked. We are required to complete these forms in the event of both LTD AND WSIB/WCB claims.

The employer must complete one set of forms regarding the employees' duties. The employee provides other information including details from their Attending Physician (AP) that describes physical and/or mental limitations and other information required to administer the

claim. It is imperative that these forms, and any other information requested by the insurer, be completed fully and returned promptly in order to avoid a delay in claims payment.

One area that often delays the process is obtaining the attending physicians' form. Doctors are often overworked and can take weeks to complete and return these important forms.

If your employee has a physician that is completing forms for their claim, it can be helpful to let the doctor know that their claim depends on a prompt response and that they would appreciate anything they can do to aid the process.

For more information on the process, please don't hesitate to call us.

CanWest Charter Challenge Postponed

For those of you who have been clients since 2005, we have been updating you about a pending lawsuit that could have huge, long-term effects on the cost of prescription drugs in Canada

Recently, the case between CanWest Media and the Attorney General of Canada was adjourned indefinitely due to the

current financial difficulties of CanWest Media. The case was due to be heard before the Superior Court in June, 2009.

CanWest mounted the Charter challenge on the prohibition of direct-to-consumer advertising (DTCA) of prescription drugs on the grounds that the regulations in Canada infringe on the firms right

to freedom of expression. At stake was the lost advertising revenue that CanWest Media could not obtain from the drug companies due to the current DTCA regulation.

Though the case has been postponed, we doubt that it is gone for good and will continue to monitor the situation.



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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...

We are here for you **and** your employees.

If a member of your staff has a question about your benefit plan that you can't answer or something they'd prefer not to discuss with their employer, please feel free to pass them our contact information.

We would be more than happy to answer questions or explain the benefits process.

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 as well as any relevant legislation shall always take precedence. Always obtain appropriate legal, human resource or accounting advice.

We are Accepting Referrals of New Clients

We at Mainstay have been fortunate over the past years to have had a full caseload of clients and we have not been readily accepting new prospects for some time.

Thanks to the recent economic crisis in the US, we have, had a number of US based clients downsize dramatically or withdraw from the Canadian market altogether. This provides

us with the opportunity to accept new clients. We think (and past experience has shown) that referrals from you, our valued clients, have resulted in some of our best new clients.

If you have friends, family or associates with small to midsized business that are interested in adding a benefit plan we would appreciate the opportunity to work with them.

Alternatively, if you know of anyone that currently has a benefit plan that they are not entirely happy with, we would be interested in working with them to help to control costs, minimize their liability and provide the good long term service that you have become accustomed to.

We appreciate any and all referrals that you provide.

Benefits Administration Liability Coverage

Each year we recommend that employers get Plan Administrator or Benefits Administration Liability coverage.

This coverage is available through the broker that handles your Property and Casualty coverage and is often shown as a rider to your general liability policy. It may already be a part of your existing policy or be available at an additional low cost.

This policy is important as it protects the employer

from any liability you could face from errors or omissions that occur in the administration of your benefit plan.

Failing to enroll new hires, or to process changes such as terminations, salary adjustments, or changes in dependant status can all result in situations where an employer might find themselves at risk.

An example of this might be failing to enroll a new employee (or to change

one from contract or part time to full time status). If the employee were to have a major health problem (e.g. a life, LTD or catastrophic drug claim) the employer could be held liable, as it was their responsibility to enroll the person in the benefit plan at the appropriate time.

If the insurer refused the claim on the grounds that the employee was not enrolled, this extra liability coverage could protect your firm.

Recording Phone Calls

Over the past few years as levels of technology have increased and become more affordable, we at Mainstay have made several investments in order to better serve you, our clients.

These range from the mundane such as software updates that you would not even be aware of, to websites that make life easier for both plan administrators and employees.

Most recently we have installed a new telephone system that allows us to maintain a long-term electronic log of all of our phone conversations and voicemail messages.

Insurers have been doing this for years in order to ensure quality and accuracy. Unfortunately the conversations with some insurers and the majority of Third Party Administrators (TPA's) are NOT recorded. This can

make it very difficult to reference past calls.

In recent months, these logs have come in handy a number of times in reminding insurers of past conversations and in quickly resolving client problems.

We think that this investment in technology will help to protect both you our clients and ourselves as we go forward.