



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

## To Better Serve You

In order to assist you with your employee benefit plan, we have recently posted a new website.

Located at:

[www.mainstayinsurance.ca](http://www.mainstayinsurance.ca)

The site provides easy access to many of the insurance company websites and to the extended health and dental claim forms you utilize on a regular basis.

The links to the company websites are provided by each insurer and are available to you and your dependants to utilize at your convenience from your home or office (provided your employer allows web access for this purpose).

Many drug and dental claims can now be handled electronically. However not all plan designs allow this option and some providers (such as dentists and paramedical practitioners) do not or cannot submit claims electronically. When dealing with such providers you can obtain a form from your plan administrator or print one directly from the web. Complete all relevant information and then mail the form directly to your insurer. The relevant address should also be available directly on the form or on your insurers website.

If you have any problems obtaining a form, contact your plan administrator, the insurer, or e-mail us at

[inquiries@mainstayinsurance.ca](mailto:inquiries@mainstayinsurance.ca)

## Important Employee Responsibilities

### Employee Benefits

As the words imply the **employee** is an important part of any benefit program. In the past, plan administrators were responsible for enrolling new employees, approving claims, forwarding claims to the insurer, and helping employees to follow up on outstanding issues.

Due to the increasing need to maintain privacy and confidentiality regarding employee health issues and the continuously improving technology that is available, employees today play a much greater role with their benefits than ever before.

Employees are now administering many of their own claims automatically by utilizing electronic "point of sale" systems to purchase prescriptions (drug cards) and pay for dental claims (approximately 70% of Ontario dentists use EDI systems). All other claim forms are completed and submitted directly by the employee to the insurer and claims are refunded directly to the claimant's home.

Employees can also contact their insurer directly at a call center to check on their benefit coverage and to follow up on the status of submitted claims.

Many insurers are also providing website access to employees to allow them to directly access information about the status of their

claims.

This technology has empowered the employee to obtain more and better information faster, while continuing to preserve their confidentiality.

### Employee Responsibility

Employees still have a responsibility to keep their plan administrator up to date on status changes. Most plans require that such changes be updated within 30 days of the change taking effect.

Status changes include: birth or adoption of a child, marriage, same sex or common law cohabitation, separation or divorce. As well, changes in spousal benefit coverage must be reported if it affects the way claims are submitted. It is important that all such information is kept current so that an employee's dependants become eligible for coverage appropriately.

Failure to make a status change within the 30 day period can result in the insurer invoking late enrolment rules. Such action can require an employee and/or their dependants to complete health questionnaires and risk facing the decline of benefit coverage.

Most carriers also utilize a late enrolment benefit limit on dental care. This typically limits an employee and/or

their dependants to a maximum of \$125 for dental care during the first year of coverage. This could be a serious limitation if a family had even minimal dental expenses during that timeframe.

Another important issue that employees should be aware of is the potential impact of a lack of response to an insurance company's request for additional information.

Often an insurer will ask for health questionnaires, paramedical visits or additional data in order to fully assess an individual's situation. It is the employee's responsibility to ensure that such requests are complied with as soon as possible in order to obtain the level of benefit coverage that an employer has established and that the employee is eligible for.

An employee can help to ensure that they have the benefit coverage that they (and their dependants) are entitled to by ensuring that both their employer and insurer have all current and relevant information regarding themselves and their families.

If your information is not shown correctly on your wallet card, or if you are anticipating a change in status please contact your manager or plan administrator immediately.



## Mainstay Insurance Brokerage Inc.

10 Linton Court  
Thornhill, Ontario  
L3T 5M9

PHONE:  
(905)886-9203

FAX:  
(905)707-0216

E-MAIL:  
[inquiries@mainstayinsurance.ca](mailto:inquiries@mainstayinsurance.ca)

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We're on the Web!

See us at:

[mainstayinsurance.ca](http://mainstayinsurance.ca)

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*Just in case you  
were wondering....*

*Insurers ARE allowed, by legislation, to discriminate on the basis of sex, age and health status. This is illustrated by the Ontario Human Rights Code Section 22, which states that ones rights are not infringed upon if there is a reasonable and bona fide insurance reason for the exclusion.*

## HR Issues become larger for smaller firms

We often receive questions from employers regarding company policies, how to deal with staff that are terminated or refuse benefit coverage, and how to respond to individuals who choose not to complete forms such as health questionnaires.

These are complex issues that often require legal and other professional advice. We understand that obtaining such advice can sometimes be difficult for smaller firms.

We are pleased to provide you with some resources that may be of assistance

to you in responding to issues such as these.

Carswell Publications offers a number of books and CD's that deal with both specific and general Human Resource (HR) issues. They can be reached by phone at (416) 609-3800 or on the web at [www.carswell.com](http://www.carswell.com).

Another excellent source of information geared specifically towards benefits is the International Federation of Employee Benefit Plans. They provide pamphlets and books on health care, compensation and pensions for both the US

and Canadian markets. Ensure that you request the Canadian booklets when ordering. They can be reached by phone at 1-888-334-3327 or via the web at [www.ifebp.org](http://www.ifebp.org).

We are currently in the process of updating our website to provide direct links to websites such as these that will provide our clients with quick access to a variety of information sources.

We will also be adding links to our website to labor lawyers that may be able to provide more information to our small business clients.

## Responding to your feedback...

We would like to thank those of you that provided feedback on both the newsletter and our new website. We recognize that it takes time to do so but the intent of both these resources is to assist you with the administration of your plan and to reduce the time it takes to resolve problems by preventing them up front.

One suggestion that we

have responded to with this issue is to split the newsletter into two parts. The front page offers articles that are informative to both employees and employers. This offers information that is directly relevant to plan administrators.

Please feel free to forward the "other" side of this newsletter to your staff if you feel that the

information would be of value to them.

In future issues, we will continue to place articles geared towards the plan administrator on this the "back" page of the newsletter.

If you have any additional suggestions or ideas, please do not hesitate to call or drop us a line at our website.

[www.mainstayinsurance.ca](http://www.mainstayinsurance.ca)

## New on the Web

We have added new links to our website that may be of interest to you in the administration of your plan.

There is a brief summary of each provincial health care plan and a synopsis of what is covered under each. This information is useful when explaining

our health care system to American head offices for example.

We have also provided links to each of the provincial Ministries of Health as well as to their Worker's Compensation Associations for your reference. These sites can provide you with quick

access to information on each provincial program. For your convenience there are also a number of forms, including applications for Ontario Health Insurance coverage and out of country claims, that can be accessed at these sites to help you and your employees save time.