



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](http://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](mailto:feedback@mainstayinsurance.ca)

### Did you know..?

As much as we warn people about the limitations of travel coverage (especially individual policies), the GROUP insurers actually do pay MORE claims than they are contractually required to.

Individual travel policies have made the news recently for NOT paying claims for serious injuries caused by hazardous sports that are were not covered or because an individual was intoxicated (remember individual that fell from his balcony in Puerto Vallarta while drinking?)

We suggest that everyone err on the side of caution and read their travel policies thoroughly BEFORE their departure.

## READ THIS before you travel

Each year we meet with clients at renewal time to discuss issues that impact your benefit plan. A topic that is typically discussed is the limitations of your plan's emergency travel coverage. These limitations exist in every plan to some degree (both group and individual coverage) and everyone should be aware of them.

The most important item is the definition of what **Emergency** travel coverage is in the first place. Most insurers define it as "an accident or injury or an **unforeseen illness** that **begins** while the insured person is traveling". The key words noted above are often further clarified by the insurer as, "any illness previously diagnosed or treated in Canada may not be covered". WHAT DOES THIS MEAN TO YOU?

These definitions may mean that you are **NOT** covered when you travel out of Canada if:

1. You are in a high-risk pregnancy or beyond your 32-35<sup>th</sup> week of pregnancy.
2. You have recently had or are scheduled to have surgery or treatment for a medical condition.
3. It has been suggested that you have a medical test, have been scheduled for, or recently had and/or are awaiting test results.

4. Your physician would say or has said that you are not medically stable or safe to travel.

5. You have had recent changes to your medication such as the introduction of a new drug or dosage changes to existing drugs.

It is important to note that your out of country coverage may still be in effect for other illnesses and injuries that are **NOT** related to your pre-existing condition.

The second item that can cause a problem is the requirement by most carriers to contact them immediately when medical treatment is required. This is becoming more significant as many carriers are amending plans to say that they will **NOT** pay if they are not notified immediately of a medical issue.

Often when someone seeks medical attention in a foreign country (this includes the US) they are asked for their insurance information and are assured that the hospital will "take care of everything". This **DOES NOT** mean that the hospital will contact the insurer. In fact, they may intentionally NOT contact them in an effort to run additional and possibly unnecessary tests. Some insurers specifically state

for example, that they will not pay for any PET/CAT scans, or MRI's unless they are pre-authorized.

What can you do to ensure that you are going to have full medical coverage in place when you travel?

1. Ensure you are in good, stable health and are not traveling against doctor's orders. Speak to your doctor if you have concerns. Your health should come ahead of a trip to the beach.

2. Take your travel insurance card and brochure with you when you travel.

3. Call the insurer the moment an event arises. Do not wait for a hospital or clinic to do so on your behalf.

When you are traveling, consider the use of a service such as Canada Direct (1-800-561-8868). This service provides you with a local phone number (at your destination) so that you can place a call from most countries back to Canada. This is done with an English-speaking operator and allows services such as collect calling and third party billing. Calling the number above or checking the front pages of your local phone directory can provide more information.



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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 were planning on the distribution of our first newsletter by e-mail this month. Unfortunately, due to some technical difficulties (and not wanting to delay the issue) you are receiving this by regular mail. We will make every effort to have e-mail distribution in place for the next issue.

Thank you for your patience.

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.

## More Changes Drive Drug Cost Increases

As this is being written, CanWest Mediaworks (Canada's largest media company) is involved in an Ontario Superior court case with the Federal government over drug companies being allowed to "Direct To Consumer Advertise" (DTCA).

What is specifically at stake in this case are the advertising dollars that are lost each year by CanWest and other media companies, which they are currently prohibited from selling due to existing legislation. The US media ARE allowed to utilize DTCA as seen in publications like Sports Illustrated, People, etc.

What does this lawsuit have to do with you and benefits? Potentially quite a bit if CanWest is

successful.

A change to DTCA in Canada could mean an increase in drug usage of almost one billion dollars per year. This is the expected effect of people seeing repeated multi-media advertising of new drugs.

We are already being affected by US based advertising on TV and through other media outlets and the thought is that an increase in local level ads will increase this even further.

When faced with this type of advertising about drugs, the population's response has been to go to their doctor and instead of asking for treatment of a symptom, to ask for a specific drug.

Past studies have shown that in a vast majority of cases when this happens doctors provide that requested drug, even when a cheaper proven product is available.

The Canadian Medical Association (CMA) Journal estimates DTCA for prescribed drugs could generate \$360 million per year for Canada's media companies, and result in an additional \$1.2 billion in additional drug sales.

This proves advertising pays. And who will be the final payer? The public including employer health plans.

We will be monitoring the case and report back once the case is complete and the findings are made public.

## Thank you to clients, providers and friends

Mainstay Insurance Brokerage has been supporting the Evergreen Centre for Street Youth for a number of years. The center provides support to disadvantaged youth under the age of 25.

The Evergreen meal program is one way that we help to support these youth. At these dinners, volunteers supply and cook a meal for anywhere between 40 and 100 street youth.

In prior years friends and associates have volunteered their time (and still do) to help prepare and serve the meals. As the years have passed we have grown

from doing one meal per year to two per month and that number just continues to grow.

In the past few years' employees from our clients and from insurance companies who have volunteered their time to help out have supported this growth.

We have also had a number of groups go even further by helping to both fund and cook the dinners. This has allowed us to expand our support to 15 meals this year.

These corporate groups include: *Manulife-Victoria Park, Empire Life, Greenshields, Manulife*

*Affinity (twice!), PPI Financial, Straitline Transportation (twice!) and Apotex Inc.*

We would like to take this opportunity to thank each and every one of them for their efforts in making this possible.

If you would like more information about getting you or your staff involved in hosting a dinner or about Evergreen in general, please visit our website at [www.mainstayinsurance.ca](http://www.mainstayinsurance.ca)

Click on "Info/Links" and then on "Evergreen Dinner Program" or call Dave at 905-886-9203.