



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...

You can sign up to the Member website for your benefit plan?

This website allows you to view your benefit plan coverage, access claim forms, and set up direct deposit for your claim reimbursement.

Many sites allow you to submit claims for medical services and equipment directly on the site. This allows you to be reimbursed quickly, often within days.

You can also access information on other health related services that can help you and your family.

If you have additional questions about your plan, please read your plan booklet, contact customer service, speak to your plan administrator or give us a call at Mainstay (905) 886-9203.

Share This with Your Employees BEFORE They Travel

At your annual renewal meeting we review issues related to emergency medical travel coverage in order to ensure our clients are educated and aware of limitations that may exist in their group coverage.

Most important is the definition of **emergency** travel coverage. Many insurers define it as "an accident or injury or an **unforeseen illness** that **begins** while the insured is traveling". Plans then state that "any illness previously diagnosed or treated in Canada may not be covered".

Most travel coverage also includes a stability clause that excludes coverage for any medical issues that have changed or been treated in the 30 to 90 days before the date of travel.

WHAT DOES THIS REALLY MEAN?

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

- You are in a high-risk pregnancy or beyond your 32nd -35th week of pregnancy
- You have recently had or are scheduled to have surgery or treatment for a medical condition
- It has been suggested that you have, are scheduled for or are awaiting a test, or test

results

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

- You have had recent changes to medication, or it has been recommended that you do so; or it is recommended that you start on a new medication or treatment even a change in dosage for the same medication could qualify as a change.

It is important to note that you may still be in covered for other illnesses or injuries that are **NOT** in any way related to your pre-existing condition.

Another issue that can be a problematic for a travel claim is the requirement to contact the carrier immediately when treatment is required. This is significant, as many plans will **NOT** pay if they are not immediately notified of a medical issue.

Typically when an individual seeks medical attention in a foreign country (including the US) they provide 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 on your behalf. In fact, the hospital may intentionally NOT make contact with the insurer in an effort to run additional tests. Some

insurers specifically state that they will not pay for any PET/CAT, or MRI's unless they are pre-authorized, for this very reason. Some insurers will not pay a claim for an emergency incurred in a country or region for which the Canadian government has issued either an "avoid non-essential travel" or "avoid all travel" warning.

What can you do to ensure that you have proper medical coverage in place when you travel?

1. Ensure you are in good, stable health and are not traveling against doctor's orders.
2. Take your OHIP card, travel insurance card and plan 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.

4. Check the website <http://www.voyage.gc.ca/>

In our annual renewal package we include brochures describing your travel coverage, how to access it and general claim information including plan limitations. If you would like a pdf copy sent to you please let us know at; 905-886-9203 or e-mail at dave@mainstayinsurance.ca



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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...

...about the status of my sons Matt and Mitch. Matt (24) is now a full-time Gr. 6 teacher at Stouffville Christian School and has already become that fun and dedicated teacher who the kids will always remember.

Mitch (15) is in grade 10 and has recently joined the York University Track & Field Club. He just finished his first meet coming in 8th of 16 in high jump and that was in a group of men up to age 20!

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.

Come to our broker education seminars

Over ten years ago we brought together a group of brokers who were focused on employee benefits and wanted to learn more to support their clients. The idea was to share experiences, learn from each other when we experienced unusual situations and keep current on new developments in the benefit marketplace.

The group was informal at first, getting together only a few times a year as needed. In 2008 we evolved to hold regular breakfast meetings around the Greater Toronto Area (GTA). Our small group quickly grew to over a hundred active members.

In 2011 we decided to restructure the group to become the Canadian Group Insurance Brokers (CGIB). With that change we started additional breakfast groups in other locations around the GTA. We also introduced Continuing

Education (CE) credit seminars focused on the group benefit plan market place. CE credits are required by the insurance industry to maintain our licenses and are also recognized in other professional associations such as Human Resources. CGIB has continued to grow and now has well over 200 members.

Our seminars have included a variety of professional experts. Lawyers have given updates on legislative changes and employment law issues. We have had speakers from the provincial government provide details on programs such as the Trillium Drug and Assistive Devices Program. We have also covered topics designed to help attendees with everything from technology, plan renewals, WSIB and long and short term disability case management. We have even had clients be

panelists to share their opinions on benefit plans and the brokers that sell them.

Over the years the audience at these events has grown from 30 people to an average of 120 to 150 with several reaching 200+ in recent years.

We have been lucky enough to have had new programs unveiled at our events such as the 2012 industry pooling initiative, and the Ontario Trillium coordination announced most recently.

So, why is this relevant to our clients? We would like to invite you to attend any seminars that you find of interest at no cost. We do not want to bog you down with e-mails, so the schedule is available at <http://www.cgib.ca> If you find one you like, just let us know and we will hold a space for you.

Ensure only correct hires are enrolled

We, just like you, are constantly faced with changes that affect our business. On many occasions these changes cross industry lines and affect us all.

In the past, we often saw "employees for life", where people worked for one employer their whole life. Now we are seeing people be more mobile in their employment, with some working on contract, or even starting their own firms as subcontractors to client firms that would have been their employers in the past.

These changes can cause havoc with employee benefit

plans. We have spoken to clients at length about the importance of keeping independent contractors in arms length relationships and NOT enrolling them in benefit plans. This distance protects both parties from the assumption that these individuals are employees masquerading as contractors and facing the tax implications that follow.

We are also seeing more employers use contract hires. These are true employees but with defined contract start and end dates. Contract employees can create their own challenges for employers with Long-Term Disability coverage, as

most insurers will not allow them to have LTD coverage. The reason for this is that the termination of the employment contract could be the cause of a disability to extend the contract via disability benefits. We can provide benefit coverage to contract staff but need to have a separate class established with no LTD to stay in compliance.

If you are entering into a different employment relationship with an employee such as the ones described here, please reach out to us BEFORE you make a job offer or enroll someone in the benefit plan.