



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..?

Need help? Call EAP!

Many group benefit plans now have Employee Assistance Programs (EAP's) available to help employees in times of need.

EAP's are designed to support employees who may be dealing with issues such as marital or family problems, grief, crisis management, addiction, stress, anger or depression.

All calls are confidential and your employer is not notified of calls or their content.

If you could use this service, look in your employee booklet or call your insurer's customer service number.

Fill out forms completely for better service

Plan Administrators and employees sometimes call us in frustration after a claim has been declined or an administrative change has been handled incorrectly. Often these issues are a result of an administrative or claim form that is incomplete.

When you complete a claim form, please ensure that it is filled out **completely** and that any receipts are attached (ORIGINALS please). Your policy number and certificate number are required and can be found

on your wallet card.

Leaving out your home address, or not updating information when you move can result in a delay in payment. A cheque may be returned to your employer rather than mailed to yourself.

Failure to attach the proper receipts can also result in the claim being returned. Please ensure that all information on the receipt is clear and that items such as patient name, date and service provider are included.

When making an administrative change such as the addition of a spouse or child, an error in the date of birth or the spelling of a name will result in claims being declined when using drug cards, EDI dental and regular reimbursement claims.

If you are unsure how to complete a form, please contact your plan administrator, our offices or the customer service number listed in your employee booklet.

Benefit Fraud continues to drive prices up

Over recent years we have seen rising benefits costs. One contributor to this is the increasing level of fraud. Fraud appears to be increasing more each year in both the amount and frequency of fraudulent claims.

Some areas such as paramedical services have seen incidences of fraud increase so much that employers have been forced to limit coverage, reduce co-insurance levels or even remove the benefit all together.

The type of fraud includes smaller "one off" situations such as an employee who receives a manicure or pedicure at the spa, and

receive a receipt for that amount on the spas massage therapist's receipt pad which they can fraudulently submit a claim for.

There are also cases where a person makes a payment or overpayment for a service that may or may not be eligible for coverage and the provider gives them a receipt that is worth greater than the amount actually paid. The patient then submits a claim and is reimbursed to the limits of the plan.

Often these types of claims can total in the thousands of dollars and may include whole families. These types of

fraud not only cause the number of claims to increase but also plan premiums.

In these cases, the service provider, the patient submitting the claim and often, other service providers who are not directly providing any services but are allowing their professional credentials to be used, are all committing fraud and will be charged if caught.

Most insurers have anonymous "fraud squads" that investigate these types of abuse. If you are concerned or think there may be an issue with your plan, contact them for help.



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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 one in eight Canadians aged 15 or older—an estimated 3.3 million—reported in 2003 that their most recent contact with a health professional or treatment for their most serious activity-limiting injury occurred in a hospital emergency room (ER). Rates of ER use were highest among teenagers and young adults.

STATS CAN

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.

Need Help Handling Human Resource (HR) Issues?

THE HR GAP

People are the most valuable resource of any business regardless of its size. Employees can be the single largest expenditure of business and represent the greatest potential for its gains or losses. Acquiring the most qualified workforce possible and keeping it motivated requires good Human Resources (HR) management. The challenge for many small businesses is that costs and employee numbers do not justify the expense of developing internal HR expertise. However when issues do arise, whether it's an employee hire/termination or labour compliance issue, owners and managers are generally left to fill the HR gap even though they may lack the skills required. Having access to a HR professional can make the difference between a costly error and a positive and productive work environment.

Bill 171 – Cleaning up?

June 2007 brought about a number of changes to health care delivery in Canada with changes to the Regulated Health Professionals Act.

One area where we may see an impact on benefit plans is dental care. With the changes, dental hygienists can now self-initiate certain services; that is, provide those services without the consent of a dentist.

What does this mean to

HR Advice On-demand

ASSOCIUM's ACCESS HR is designed to provide small businesses with the HR expertise they need when they need it. A monthly service plan allows the purchase of HR services in 5, 10, or 20-hour blocks of time. Clients have access to their ASSOCIUM HR advisor through on-site visits, phone consultations or email correspondence. This simple, low cost approach makes it easy to receive a full complement of HR services, set work priorities and manage HR needs within a fixed budget.

A popular feature of ACCESS HR is the ability to bank unused hours. When hours are not used in a given month they can be banked for use later. This is particularly attractive when addressing larger projects that require more than the allotted monthly hours. Having banked hours often removes the need to

find additional dollars to complete the projects. Unlike many outsourcing service providers, all ACCESS HR clients have their own dedicated HR advisor. This is especially important as it ensures familiarity with the business and the ability to respond to HR needs efficiently and address issues proactively.

ASSOCIUM has been a leading Human Resources and Organizational Development consulting firm since 1984. They deliver cost effective strategies and programs in areas such as recruitment, HR policy, compensation, performance management, employee benefits, and training.

Mainstay Insurance provides this information as a service to clients. We do not receive compensation for referrals to ACCESS HR or any of the other non-group insurance benefits that ASSOCIUM may provide. Contact James Mitchell at 416-867-9350 ext.303 for more information.

claims and costs? No one knows just yet. Dental hygienists now have the ability to set up stand-alone offices for ongoing dental maintenance and charge fees less than those of a regular dental office. This could provide savings over the current style of doing business.

Conversely, we may see some areas of dental health become neglected in the short term possibly resulting in longer-term benefit plan costs.

Dental hygienists cannot provide the advice or opinions on many areas of dental care (the role of a dentist). Patients that adopt this maintenance regime without continuing to also see their dentist could face larger issues.

We will continue to monitor this and trust that as different options become available, people will remember that both areas of dental care are extremely important to their overall oral health.