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Plan Administrator Update | February 2018

We're pleased to share with you our first quarterly Plan Administrator News Update of 2018. Updates are also posted to the Plan Administrator site, so you can access them any time!

Important Updates



OHIP+ - Transition period for some Exceptional Access Program drugs

All Ontario residents age 24 and under who have OHIP coverage are now automatically covered by [OHIP+](#): Children and Youth Pharmacare. OHIP+ covers all drugs currently covered through the [Ontario Drug Benefit](#) (ODB) program. Additional drugs, not covered by the ODB formulary, may also be eligible for funding through the government [Exceptional Access Program](#) (EAP) under specific clinical circumstances.

Because drug funding decisions under the government EAP can take time, insurers have agreed to temporarily assist with coverage from January 1 to June 30, 2018, for the following specific categories of EAP drugs:

- Antibiotics and anti-infectives
- Blood thinners
- Drugs with low EAP approval rates

This transition period for these specific drugs will help ensure there are no gaps in coverage for children/youth that require these applicable medications under the EAP. Beginning on July 1, 2018, these drugs will no longer be eligible for coverage under the private plan unless a plan

member's application for coverage under the Exceptional Access Program is denied.

It is important impacted plan members who may be eligible for funding under the government EAP apply before July 1, 2018. As previously communicated, here is a suggested [employee communication](#) for you to share with your employees to let them know about this required action.



Dental Fee Guide increases for 2018

It's that time of year when most provincial and territorial dental associations release their annual Dental Fee Guide. Typically, there is an overall increase for dental services provided by general practitioners.

We use the information contained in the provincial/territorial fee guides to set reimbursement levels and to ensure that fees are representative of what the majority of dentists charge.

The Alberta Dental Association and College (ADAC) released its new fee guide, which took effect January 1, 2018. ADAC had not updated its guide since 1997. As previously announced, Empire Life adopted the new fee guide effective January 1, 2018 to ensure we reimburse claims using the most current reasonable and customary

fee guide. A [Notice of Amendment \(NOA\)](#) reflecting this change to the contract was sent to impacted plan administrators in mid November.

The Dental Fee Guide Increases are available on the Plan Administrator website.

Benefit News



March is Benefits fraud prevention month

March is fraud prevention month. Did you know benefits [fraud and abuse](#) costs Canadian employers billions of dollars each year?* We all pay for fraud and abuse through higher costs and we all have a role to play in protecting our plans against benefits fraud and abuse.

To help plan members learn more about fraud and abuse and how they can protect their plan, we will post an [Employee Tip Sheet](#) to the plan member website during the month of March. We will also post the tip sheet to the plan administrator website so you can share with your employees.

*Source: Canadian Health Care Anti-Fraud Association



Travel Emergency Assistance Program

Our Travel Emergency Assistance Program can provide your employees with peace of mind when travelling. It's included in your benefit plan if you have Extended Health Benefits. In the event of a medical emergency, employees should contact our partner, Allianz Global Assistance. They are always reachable—day or night, 365 days of the year.

Help your employees learn more about the Travel Emergency Assistance Program by distributing this [Employee Tip Sheet](#). Remind them to access TripWise—a mobile app created by Allianz Global Assistance, our Travel Emergency Assistance provider. It provides employees with valuable travel assistance tools. For more information and to download the app, [Click here](#).

Helpful Tips



Understanding the LTD “all source maximum”

A well-designed long term disability benefit (LTD) is one of the most important elements in a benefit plan.

The LTD benefit is designed to replace 60% – 85% of pre-disability income if a plan member is unable to work for an extended period of time. It can be structured so that the benefit payments are taxable (employer pays part or all of the premium) or tax free (employee pays the full premium amount). The “all source maximum” is designed to incent plan members to return to work and earn their full salary. It limits the amount of monthly disability income so that the amount received from the plan plus other sources of disability income doesn’t exceed 80% – 85% of pre-disability income.

Other sources of income may include, but are not limited to, benefits such as Workplace Safety Insurance Board (WSIB) / Workers’ Compensation Board (WCB) benefits, Canada Pension Plan (CPP) benefits, auto insurance benefits, pension plan payments, and income from any employer. When the total income received exceeds the all source maximum, the LTD benefit payable is reduced by the excess amount.

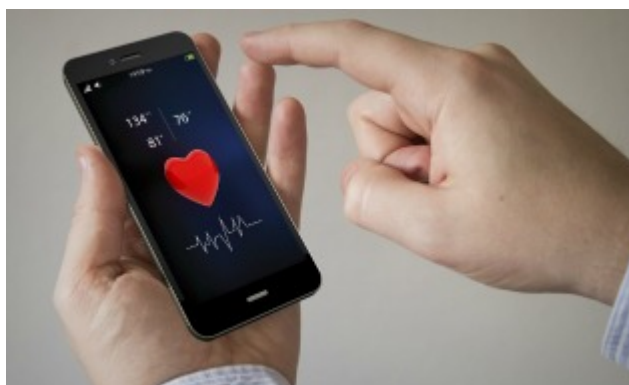
For more information about LTD benefits, please contact your advisor.

Industry News



The \$25 deductible: A useful tool or no longer relevant?

In a recent [article](#) in Benefits Canada, Barbara Carnegie, our Director of Group Products, shares her views on the effectiveness of deductibles in today's environment and the challenges that rising drugs costs are posing to the industry.



Smartphone behaviour, benefits plans and the demographic shift

In a recent [article](#) in Benefits Canada, Bob Carter, our Regional Vice President, Sales: Special Programs, shares his views on the use of smartphones and apps and the implications for those technologies in health-care and wellness services.

Reminders



Save time - administer online

Empire Life eServices can help you save time by registering changes to your benefits plan online, quickly and easily. You can update employee information, consult important plan documents and get easy access to benefits-related information.

If you haven't registered yet, just go to our [Plan Administrator website](#) (PAW), click on the 'Request a User ID' link, and complete the registration form. Once completed, email to group.administration@empire.ca or fax to 1-888-841-9145.

And if you sign-up for eBilling and pre-authorized debit, you get online access to your current billing statement, 12 months of history, and you can choose the date of the month when payment will be withdrawn from your bank account. To sign up just email us at group.administration@empire.ca.

Don't forget you can always access forms and information about our products without signing in to PAW by going to www.empire.ca.

Need help? Call 1-800-267-0215 or email
group.administration@empire.ca.



Keeping accurate employee records is important

Please remember to update salary/earnings information for all your insured employees. Since Life and Disability benefits are based on the salary information in our database, it is important that employees' information be up-to-date. If it is not up-to-date, disability benefits could be lower than expected.

As well, update employee information within 60 days of the last day worked for employees leaving your company. It's important to do so within this time frame to avoid paying claims and premiums for employees no longer covered by the plan.

You can easily update employee information on the plan administrator website, or complete [Group Change Form Plan Administrator Changes](#) and email to group.administration@empire.ca.



Going green! No longer mailing outstanding Premium notifications

We are now emailing outstanding premium notifications to
Plan Administrators and Advisors. <vld=T>

November 8, 2017

The Empire Life Insurance Company
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Kingston ON
K7L 3A8

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