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Group Advisor Update | May 2018

We're pleased to share with you our Spring quarterly Advisor News Update. You can find all our news updates and current news on the Group Advisor site at www.empire.ca/group-advisor-news.

Product News



\$7,500 Drug Only Pooling: New Solution for Small to Mid-sized Employers

In January, we [announced](#) our new \$7,500 drug only pooling product.

High cost drug claims can have a substantial impact on customers' ability to manage their risk and budget. That's why we're maintaining our \$10,000 pooling threshold option and investing in our pooling products by offering this new drug only option.

Read our [\\$7,500 Drug Only Pooling Flyer](#) to learn more about our coverage options and plan design features.



Voyageur Global Benefits

Distribution update

We are pleased to announce that **Nancy Brown** has been named the **Canadian Sales Director with MetLife Worldwide Benefits**. Nancy will be responsible for leading all Worldwide Benefit Sales & Business Development activities in Canada, via our Voyageur Global Benefits (VGB) expatriate group benefits offering. She will oversee collaborative efforts with our Empire Life Canadian domestic partners, while helping to drive strategic growth inside the Canadian marketplace for global employers who seek to provide world-class expatriate group benefits solutions for their employees.

Nancy joined the Worldwide team from Metlife Americas Division as Global Engagement Director and has lead the effort to develop our US broker “white-space” through our market intelligence initiatives, in order to secure increased RFP activity and revenue with our Group Benefits sales partners throughout the US. Since late 2017, Nancy has been working with the VGB team representing our business as the lead sales person for Canada. She is uniquely positioned to keep the momentum going in Canada. Nancy brings many skills and attributes ideally suited for success in this role including over 20 years of

progressive and consultative sales and solutions delivery experience with MetLife.

Nancy can be contacted by phone at 603-978-4554 or by e-mail at nmbrown@metlife.com.

Mining sales sheet

Do you have customers in the mining industry? Check out our [new brochure](#) to learn how our Voyageur Global Benefits solution can provide the type of support employers and their employees need.

Voyageur Global Benefits Bonus Program

In case you missed it, in our January News Update we announced a new bonus program for Voyageur Global Benefits (VGB) in 2018, available to all Canadian advisors. This program rewards both new VGB sales and inforce VGB business, and is separate and distinct from our standard bonus program.

Voyageur Global Benefits offers a comprehensive range of high quality group expatriate benefits and short-term global travel solutions, insured by Empire Life and administered by MetLife Worldwide Benefits, with access to their extensive, well-managed global network. For qualification criteria, please refer to the [Voyageur Global Benefits Bonus Program Guide](#).

For more information about the bonus program and our VGB solution, please contact Nancy Brown at nmbrown@metlife.com

Important Updates



OHIP+ Update

Transition period for some Exceptional Access Program Drugs (EAP): July 1, 2018 deadline

All Ontario residents age 24 and under who have OHIP coverage are now automatically covered by [OHIP+: Children and Youth Pharmacare](#). As noted in our previous communications, because drug funding decisions under the government EAP can take time, insurers 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, and drugs with low EAP approval rates.

Beginning 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 that impacted plan members who may be eligible for funding under the government EAP apply before July 1, 2018.

Plan administrators can send this suggested [communication](#) to employees to remind them to apply for EAP funding, if applicable.



Support for Toronto Families of April 23 Tragic Event on Yonge St.

Our thoughts are with the victims of the Yonge Street, Toronto, tragedy on April 23, as well as their families, friends, and those who witnessed the events. We remind you to encourage your clients to reach out to their EAP provider to get the support they need. If our EAP is part of your client's benefits plan their contact information is:

Aspiria Corp.

Clinical Response Centre - 1-877-234-5327

www.aspiria.ca

Federal and Provincial Budget News



Federal Budget 2018 at Your Fingertips

Changes impacting group benefits:

- EI Caregivers Benefit
- EI Parental Sharing Benefit
- Medical Expense Tax Credit for expenses from service animals

Check out our handy [infographic](#) for highlights.



Ontario Budget News

On March 28, 2018, the government of Ontario tabled the 2018 Budget. Highlights include a mandate for expansion of health benefits including:

- Free prescription drugs for everyone 65 and over through OHIP+ by eliminating the Ontario Drug Benefit annual deductible and co-pay
- Improved access to mental health and addiction services, including publicly funded psychotherapy
- A new Dental and Drug benefit for those not presently covered by either OHIP+ or an employer benefit plan

[Read more](#)



Quebec Budget News

On March 28, 2018, the government of Quebec tabled the 2018 Budget. Highlights include a mandate for improving

access to and quality of healthcare, including:

- Improved access to home care and intermediate care
- Enhanced assistance for seniors
- Adding specialized nurse practitioners to improve access to frontline health care
- Providing each region with a comparable level of access to frontline and specialized services
- Improved health prevention

[Read more](#)



British Columbia Budget - Employer Health Tax

In its 2018 Budget, British Columbia announced the elimination of Medical Services Plan (MSP) premiums, effective January 1, 2020. It will partially replace lost revenues by introducing a new Employer Health Tax, effective January 1, 2019—one year before the elimination of MSP premiums. Fair PharmaCare deductibles will also be eliminated for low-income families, effective January 1, 2019.

[Read more](#)



Reversal of Saskatchewan Provincial Sales Tax (PST/RST) on Insurance Premiums

As previously [communicated](#), the Saskatchewan government announced that provincial sales tax (PST) will no longer apply to group life and health insurance premiums including Administrative Services Only arrangements. This is **effective February 26, 2018 and is extended retroactively to August 1, 2017**, the date when insurance premiums became taxable in Saskatchewan.

Retroactive refunds

Empire Life will refund the Saskatchewan PST that was collected on the August 2017 billing statements through to and including March 2018 billing statements. The refund will show as a 'Saskatchewan Tax Adjustment' on the 'Certificate Detail' page of the June billing statements which are sent to plan administrators in May. If a group is no longer with Empire Life, a separate refund cheque will be mailed to the customer.

A [communication](#) will be sent to impacted Plan Administrators on May 10th.

Industry News

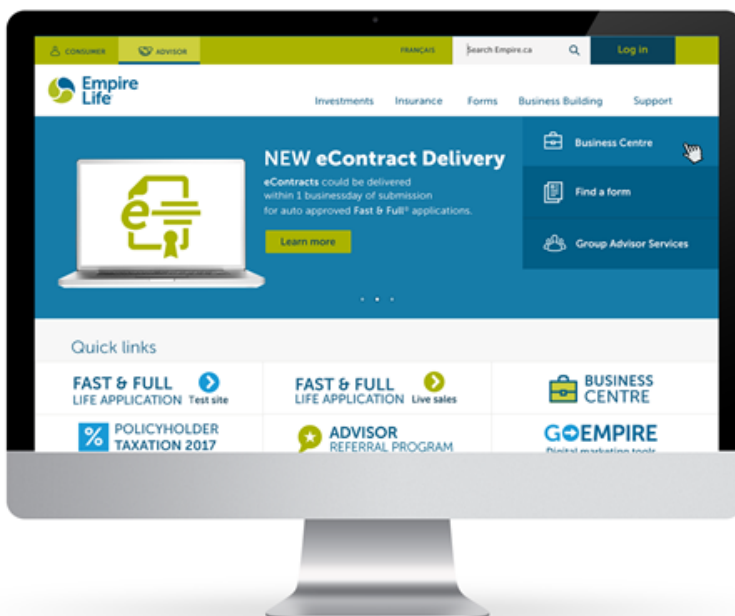


Cigna to Acquire Express Scripts Inc.: Canadian Operations Unchanged

On March 7, 2018, Cigna (an American-based worldwide health services organization) announced it would acquire Express Scripts, Inc. This move will create the leading healthcare services company in the United States. Cigna and Express Scripts bring together the best in pharmacy and medical benefits management.

[Read the press release](#)

Helpful Tips



Did You Know You Can Access Forms and Product Information Without Signing-in?

Just go to www.empire.ca

To access forms, click “Forms and Tools” in the upper search bar, then select “Group Forms Library”.

To access product material, click “Group Benefits” in the upper search bar, then select “Our Products”.

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May, 2018

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