

BeneFacts Newsletter



August 2005

We hope you find this issue of the BeneFacts News Letter both interesting and informative. If you have any comments, ideas or would like to have certain topics covered in the future issues, please submit them to the Benefits Team, Room 7R01 at the Edmonton General Continuing Care Centre or send an E-mail: benefits@caritas.ab.ca

OUTSIDE OF CANADA COVERAGE

There is a Travel Policy available to employees who currently are enrolled in medical insurance with Great West Life. The plan covers up to 1 million dollars in Canadian Funds for Emergency Medical Expenses. The cost to add this benefit to your plan is \$3.07 per month for Single or Family accounts. Once this benefit is added to your group plan it cannot be deleted unless you are no longer in a benefits eligible position. If you wish to add travel insurance to your account, you need to complete an application available through your Benefits Representative.

OVERAGE DEPENDANTS

If your dependant has turned 21 yrs. of age, he/she will be deleted off your group benefit plan on their 21st birthday. However, if your dependant is attending full-time studies, you may continue to offer him/her coverage till their 25th birthday. Note: Your dependant will not be enrolled back on your medical and dental plan until your Benefit Representative is in receipt of a completed Overage Dependency Declaration. An Overage Dependency Declaration is required each school year that they are in attendance.

CUPE 30 DAY OPEN ENROLLMENT PERIOD:

CUPE employees will be given the opportunity to Opt. Into the Health and Dental plan during the month of September, with an effective date of October 1st. Any CUPE employees who do not receive an information package by the end of August should contact their Benefit Representative.

LOCAL AUTHORITIES PENSION PLAN (LAPP)

There is a secured website available for members to access their own pension information by logging on to lapp.ab.ca and then going to [mypensionplan](#).

This site provides the following services:

- Your information on file
- Your latest annual statement
- Calculations to generate pension estimates
- Pension related forms

COORDINATION OF PRESCRIPTIONS:

When coordinating your prescriptions the pharmacist should be using a **DB** intervention code **NOT** a **DA** intervention code. If the pharmacist uses the DA intervention code **part** of your claim will not be eligible as the coordination level defaults to your plan's co-insurance amount.

Eg. If your plan pays 80% then the coinsurance will only be covered @ 80% vs. 100%

CHIROPRACTOR SERVICES

Your benefit plan offers Chiropractic Services at \$35 / per visit up to 20 visits per benefit year (April 1st to March 31st). Your benefit plan is 2nd payer to Alberta Health and Wellness. Once your coverage has expired with Alberta Health and Wellness, you are to obtain a letter indicating that the coverage has been fully utilized. You would then send the letter, your receipt of payment and a claim form to Great West Life.

Note: You only require a letter for your **initial** claim to Great West Life once you exceed the limits set by Alberta Health & Wellness (their limits replenish every July 1st).

DISPENSING FEES

Did you know that there is a way you can keep your prescription costs as well as your drug plan costs down simply by your choice of dispensary?

Here is a list of dispensing fees:

Shoppers Drug Mart	\$10.54
Safeway	\$9.50
London Drugs	\$7.00 + depending on the prescription
Wal-Mart	\$6.47+ depending on the prescription
Superstore	\$5.98 + depending on the prescription
Save-On-Foods	\$5.98 + depending on the prescription

GREAT WEST LIFE

Effective April 1, 2005, Caritas has changed their Health & Dental carrier from Manulife (Maritimelife) to Great West Life. We would like to thank everyone for their patience as the transition was made. If you are experiencing any difficulties with your plan, please advise your Benefit Representative with the specific scenario.

NOTE: ALL correspondence must be sent directly to Great West Life.

Great West Life
Winnipeg Benefit Payments
P.O. Box 3050
Winnipeg MB
R3C 4E5

CLAIM SUBMISSION & INQUIRIES

Direct Deposit for Claims – Now Available!

We are pleased to announce that Great-West Life has enhanced GroupNet to provide employees with the opportunity to have your health and dental claims payments deposited directly into your bank account. You would receive an email advising when payment has been made and would be referred to an online Explanation of Benefits.

Note: This process is for all claims except drug claims that were previously submitted on a paper basis.

To register for direct deposit visit the GroupNet website (www.gwl.ca), and complete the registration instructions. The request for Direct Deposit has preprinted plan numbers and ID numbers. If you carry two health accounts you will utilize account # 55375 for Inside Canada Claims and if you have an Out of Country account the plan # is 157313.

If you do not wish to register on-line you have the option of completing a direct deposit brochure and then mail it in to Great West Life. If you register for direct deposit this way, then your Explanation of Benefits will also be sent through the mail. To print copies of the Direct Deposit brochure go to gwl.ca. Click on Products and Services. On the top right hand corner of the Products and Services screen, click on Group Insurance forms. This will take you to a Forms page. Click on Direct Deposit Form NEW.

**The phone number for claims inquiries:
1- 800- 957- 9777**

You may access your personal account information on-line as well as generate your own claim forms. **Visit your Great West Life Website at:** www.gwl.ca

Benefit Site Representation

Edmonton General	Tracey Markeli	482-8180	(Tues., Thurs. Fri.)
Grey Nuns	Shirley McLaren	482-8263	(Tues. to Fri.)
Misericordia	Helen Kutnikoff	482-8185	(Mon. to Wed.)

Benefits: Disabilities & Retirements	Lisa Sokoluk	482-8259
Benefit Coordinator	Bonnie Pasnak	482-8257

The Benefit Office hours of operation are Monday to Friday between 8:00 a.m. and 4:00 p.m.

We hope you are enjoying your summer and we look forward to assisting you!



The Benefits Team!
