

BeneFACTS

...an employee benefits
newsletter

FROM THE MEARIE GROUP

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Smart & Secure Travelling:

Tips to Ensure You're Not Robbed of a Great Vacation

Your dream vacation may involve beautiful beaches, inspiring art galleries and museums, gourmet food or ancient ruins.

No one wants to spend this precious time on the phone to insurance companies back home, hanging out in government buildings replacing valuable documents or in a hospital waiting room. By following these tips you can stay safe and secure while travelling so that your dream vacation remains just that.

Start smart. If you're going abroad, be sure that you visit your family doctor six to eight weeks before your departure. Depending on your destination, you may need vaccinations and medications, or simply a refill on your prescriptions. Certain countries make these vaccinations and medications an entry requirement so be sure to check your destination's regulations before you leave. Pack for any situation because preventative over-the-counter drugs for allergies, nausea, diarrhea etc. can sometimes be difficult to find.

Be prepared. Take the time before your trip to make paper and electronic copies of important documents including passports, visas, identification, driver's licenses and itineraries. Leave one copy with family at home and pack the other one with you, separate from the originals. Check with the appropriate government websites to find out if a travel advisory has been issued for your destination. If your existing insurance plan doesn't cover you out of the country, purchase a short-term policy. Otherwise, you may find yourself stranded somewhere with a sense of regret and an expensive bill.

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Cuba Issues Requirement for Medical Insurance for Travellers

The Cuban government recently announced that effective May 1, 2010, all visitors travelling to Cuba must have proof of medical insurance. The government of Cuba will accept provincial government health insurance cards from Canada or proof of private travel insurance, according to recent information from the Travel Health Insurance Association.

All travellers should be prepared to show either their provincial health insurance card or other proof of medical insurance when entering Cuba.

In case of medical emergency

Plan members who experience a medical emergency while in Cuba must contact their travel assistance provider at the number located on the back of their travel assistance card. This call will facilitate management of the medical emergency and co-ordination of claim payment with Great-West or the travel assistance provider.

Letter confirming Great-West coverage

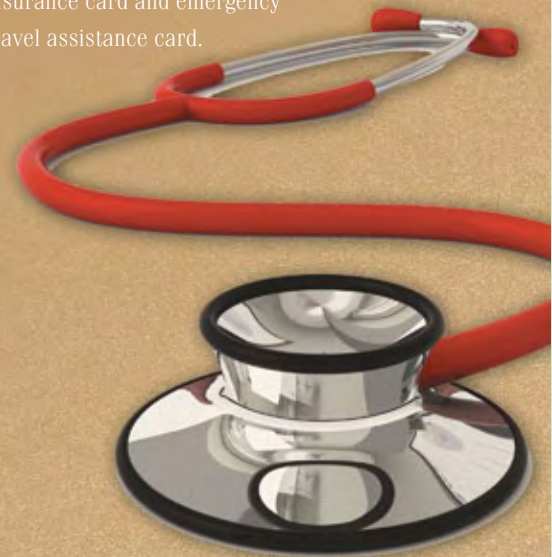
Prior to this announcement regarding acceptance of provincial health insurance cards, there was some confusion about what kind of insurance would be approved for entry into Cuba. Great-West was prepared to provide plan members with a personalized letter confirming an individual plan member's medical insurance coverage and travel insurance services.

This letter is no longer required for entry into Cuba, since a provincial health insurance card is now sufficient. However, Great-West will still provide such a letter to any plan member who requests one. Plan members should contact Great-West at 1-800-957-9777 to make a request.

Importance of supplementary travel medical insurance

Travellers should be aware that a provincial health insurance card alone will not cover the costs associated with a medical emergency. Most provinces do not make direct payments to out-of-country hospitals, and reimbursement is provided at pre-set rates that are typically much lower than Cuba's. As well, certain services, such as ground ambulance in Cuba or return travel to Canada are not covered by provincial plans.

Travellers should review the private coverage they have available to determine if it is adequate for their needs. Cuba is still clarifying its requirements and while it appears that a letter confirming coverage is not required, plan members should still be prepared to present their provincial health insurance card and emergency travel assistance card.



New eClaims Services on the Way



This year, Great-West Life is introducing a trio of eClaims services that are unique in Canada: expanded provider-direct claims submission, online member claims and prepaid debit cards for healthcare spending accounts. These new options will add convenience and enhance the value offered by Great-West group benefits plans.

Starting this fall, Provider Claims and Member eClaims will be available automatically to all plan members with healthcare coverage, at no additional charge. Their innovative Health Solutions Plus card for electronic delivery of healthcare spending accounts will be available later in the year – watch for updates over the next few months.

The benefits of innovation

Both Provider eClaims and Member eClaims offer more convenient, paperless claims service, while providing streamlined claims adjudication and more environmentally friendly service. These services will also provide an opportunity for even more effective use of Great-West's cutting edge fraud and misuse detection and prevention technology. Increased electronic tracking will also create an easily verifiable trail of information, allowing Great-West to further protect the benefits plan members value.

Provider eClaims coming soon

Expanding on the dental-style electronic claim submission available today, Great-West will offer plan members

an electronic claims option with several other types of healthcare providers, beginning with chiropractic, physiotherapy and visioncare.

Provider eClaims will allow healthcare providers who have joined Great-West's approved provider network to submit claims electronically at the point of sale for plan members. Claims will be adjudicated automatically, with checks on coverage, the types of expenses claimed and provider eligibility. Providers will receive immediate notice of the result of initial adjudication to share with plan members, indicating the claim has been approved, declined or held for review.

Great-West is working with TELUS Health Solutions for this offering, with TELUS handling registration of providers in stages across Canada throughout 2010. Stage one will begin with a limited number of providers in Ontario. Plan members in Ontario could begin seeing healthcare providers with eClaims capability as soon as late July.

Plan sponsors and members across Canada will begin seeing the new Provider eClaims option in the coming months. Great-West will provide further details as the roll-out continues.

Member eClaims available this fall

Plan members will also appreciate the convenience of Member eClaims, which will allow them to submit healthcare claims

online through GroupNet for Plan Members, Great-West's secure online service. Online claim submission will be available for a variety of covered healthcare services, such as prescription drugs, dentalcare, visioncare and paramedical services, depending on a group's benefits plan design.

Great-West will launch Member eClaims in the fourth quarter of 2010. To take advantage of Member eClaims, plan members must be registered on GroupNet for Plan Members and be signed up for Direct Deposit of claim payments and eDetails to notify them by email when a claim has been processed and that claim details are available online. In advance of the launch, Great-West will make materials available to help plan sponsors promote GroupNet for Plan Members and the exciting new eClaims enhancement in their organizations.

In addition to our automated detection systems, to further discourage fraudulent activity, a percentage of claims submitted online will be randomly selected for audit. The plan member will be asked immediately to send Great-West the receipts pertaining to the claim within a specific time period, or risk losing eClaims access.

More information

As the launch dates for each of Great-West's exciting new eClaims services approach, we will continue to provide more information. Please contact your group benefits advisor or Great-West representative if you have any questions.

Smart & Secure Travelling:

Tips to Ensure You're Not Robbed of a Great Vacation

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Don't be a target. Unfortunately, being robbed of your wallet, camera and other valuables is an all too common travelling tale. Tourists stand out, so your best defence is to be inconspicuous. Nothing says 'tourist' more than someone with their head glued to a map and a camera around their neck. Be aware of your surroundings, keep your valuables out of sight and don't carry excessive amounts of cash. One of the safest places to store things is in a money belt under your clothes. Better still; leave your valuables in a hotel safe.

Watch your food and water. You can catch dangerous diseases like hepatitis A and typhoid fever through contaminated food or water. Depending on the country you visit, you may need to:

- Drink only commercially bottled or boiled water and steer clear of ice cubes.
- "Boil it, cook it, peel it or leave it" when it comes to eating fruits and vegetables.
- Choose well-cooked food to lower your risk of getting sick.
- Avoid unpasteurized dairy products.
- Enjoy oceans and pools instead of fresh water swimming.

Even if you're sticking closer to home, you might encounter tummy troubles if you're mostly eating on the road. Stick to lighter snack options such as fruits, vegetables and whole grain crackers and try to skip greasy drive-thru food options as much as possible.

Beat the bugs. Insects are carriers of disease in many places—even in North America. Protect yourself from bug bites by wearing insect repellent, wearing light coloured clothing and covering exposed skin. Inspect your body for ticks, and if you're in a malaria zone, make sure you are taking prescribed anti-malarial medication. Your best defence against insect-borne disease is to not get bitten.

Consider your transportation. Traffic accidents are actually very common among travellers. When possible, hire a local driver and try to avoid travelling alone. If you're renting a car, request a brand that you're aware of and ensure sure that it's reliable. Understand both the informal road laws and local traffic rules—which can even be different from province to province or state to state, and be particularly cautious in countries that drive on the opposite side of the road. Avoid overloaded buses and motorcycles and mopeds. Although they're popular with tourists, they are particularly dangerous options.

If you do have an emergency while abroad, the Canadian Embassy can help you replace lost documents, contact your family and arrange medical treatment. Also before travelling overseas it's a good idea to register your travel details with the Canadian government so that they can contact you in case of emergency.

Although you need to be aware of risks while travelling, don't spend your entire trip in a state of paranoia. By learning about potential health risks before leaving and taking the necessary precautions while you're away, you can have the relaxing vacation you've been waiting for—and very much deserve.

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Products include Life and Disability Insurance, AD&D, Extended Health and Dental Benefits, an Employee Assistance Program; Group Home & Auto Insurance; and Comprehensive Care (health & dental program for retirees).

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NEED FORMS? MEARIE Employee Benefit Program Members

Don't forget, many of our forms are available through The MEARIE Group's Web site.

Be sure to visit us at www.mearie.ca

Forms include:

- Health and Dental Claims Forms
- Salary Change Report Form
- Enrollment Form
- Change Form
- Out of Province and Out of Canada Claim Form

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