

Welcome to the 2010 edition of the bulletin! The goal of this publication is to keep you up-to-date with benefits information and to answer common questions. This bulletin contains important information; please keep it for your records.

In this Bulletin...

- Answers to common questions
- How to make claims
- Canadian Residency
- Check claim status online and direct deposit
- Who to contact when
- Out-of-Pocket Cap and Benefit Maxima for 2010

services are covered; not routine doctor visits or treatments relating to a pre-existing condition. See the Out-of-Canada section for more details.

Is _____ covered?

If you are inquiring about a specific service, procedure, drug or item, please contact Great-West Life directly.

Common Questions

Do I have travel coverage? What if I have a pre-existing condition? – Yes, the plan allows for 60 consecutive days coverage per trip. Pre-departure doctor visits are not required. Only emergency medical

What long-term care benefits does the plan provide?

The plan provides coverage for in-home private-duty nursing and semi-private hospital room fees; long-term care expenses are not covered (i.e. services at nursing homes).

What is our plan number? What about my employee ID number?

As of January 1, 2008, our health plan number changed to 57130. Please ensure your claim submissions to Great-West Life reflect our plan number.

Our plan number and your ID number are identified on your benefit card.

How to Make a Claim

Reasonable and customary charges must be paid at the point of sale or service, unless you use your pay direct drug card; otherwise, a paper claim form, along with original receipts and a physician's written authorization when required, must be submitted to the carrier. See the forms available

from Human Resources or on the web at:

<http://www.hr.uwaterloo.ca/forms/forms.html>.

Completion and mailing instructions are printed on each form. Great-West Life will send a new form to you when you mail in a claim.

Canadian Residency Requirement

Extended Health and Travel Insurance is contingent on Canadian residency and continuation of provincial health coverage. Pensioners living in Canada, but outside Ontario, have a lifetime maximum of \$80,000, which includes a \$40,000 limit for out-of-country expenses per covered person. This maximum lifetime amount begins from the date you take up residency in another province. **Please inform us if you are moving into or out of Ontario.**

Great-West will provide annual written confirmation of their lifetime maximum used to date directly to pensioners living outside Ontario, within Canada.

If you become a resident of Quebec, effective immediately, the University plan will assess a \$1000 single/\$2000 family annual premium for prescription drug coverage. This premium will be waived if you participate in the Quebec provincial plan (RAMQ) or another private insurance plan that is deemed RAMQ equivalent. If this applies to you, please contact the Benefits Coordinator in Human Resources.

Who to contact when?

Depending on the nature of your question, you should contact the insurance carrier directly; they have the most up-to-date information about your claims' status and covered services, procedures and items.

If you have experienced a life event, such as a change of residence or the passing of a spouse, encountered an exceptional claim situation or need forms or general information, please contact our staff in Human Resources.

EXTENDED HEALTH CARE

Great-West Life

Customer support: 1-800-263-5742

Website: www.greatwestlife.com

Monday-Friday: 8:00 am to 7:00pm EST

Web support: 1-800-263-5742

Monday-Friday: 8:00am-7:00pm EST

Group Plan number: 57130

Certificate number: found on benefit card

MAILING ADDRESS FOR CLAIMS

London Benefit Claims Office

Great-West Life Assurance Company

255 Dufferin Avenue

London, Ontario N6A 4K1

Online, Self-Service Member Information Systems

Great-West Life (GWL) offers an online system, called GroupNet, where you can see coverage information, check the status of your claims and register for direct deposit of claim payments into your bank account.

Extensive health and wellness information is also available on the site. GWL's GroupNet can be accessed from www.greatwestlife.com, selecting "Group Benefit Plan Members" in the "Client Sign in" box and clicking "Go."

TRAVEL INSURANCE

Great-West Life

Global Medical Assistance (GMA)

Customer support: 1-800-263-5742

Travel Emergencies Abroad: contact numbers found on reverse of benefit card

Group Plan number: 57130

Employee ID number: found on benefit card

UNIVERSITY OF WATERLOO

Website: www.hr.uwaterloo.ca

Online forms:

www.hr.uwaterloo.ca/hr-forms.html

Human Resources Assistant:

Diana Rau, (519) 888-4567 x32078

Benefits Coordinator:

Glenda Rutledge, (519) 888-4567 x36120

DID YOU KNOW?

MEDICAL EQUIPMENT AND SUPPLIES

The plan covers a number of medical supplies and equipment prescribed in writing by a medical doctor.

Examples of commonly covered items include wheelchairs, walkers, hospital beds, diabetic supplies, oxygen and hearing aids. Some medical supplies may also be covered in part by government provincial plans "Assistive Device Programs- ADP".

Please contact Great-West Life prior to purchasing expensive items to verify coverage and medical documentation needed from your doctor for the specific item you require.

Your Out-of-Pocket Cap for 2010

Extended health [out-of-pocket cap](#) and annual benefits maxima are subject to an annual cost-of-living adjustment. The Pensions and Benefits Committee decided, that due to the current economic conditions and because the current benefit limits are competitive when compared to other plans, not to index the health maxima for 2010. **Benefit maxima for paramedical, private duty nursing and the out-of-pocket limits will remain at the 2009 level.**

For the calendar year 2010, the plan member pays 20% of eligible medical expenses up to an out-of-pocket cap of \$121 for single or \$242 for family

Benefit Maxima¹ for 2010

PARAMEDICAL SERVICES

Paramedical practitioners must have recognized credentials and licenses in order to be eligible. Please contact Great-West Life prior to receiving services to verify if your practitioner will be covered.

Chiropractor (see note below)	\$585
² Counsellor	\$585
Fertility Drugs	\$3000 per lifetime
Hearing Aids as authorized by the Assistive Devices Program	\$585 per ear every 5 years
Registered Massage Therapist ³	\$585
Naturopath	\$585
Registered Dietician ³	\$585
Osteopath	\$585
Orthopaedic Appliances, custom made orthotics as recommended by a Podiatrist/Doctor	\$585
Orthopaedic Footwear ³ , custom made	reasonable and customary charges for 3 pairs every 2 years
Physiotherapist/Occupational Therapist	\$585
Podiatrist ⁴	\$585
Smoking Cessation	no coverage
Speech Therapist ³	\$585
Weight Loss	no coverage

Note: Chiropractic fees are reimbursed at 80% of \$12.00 per visit for the first 15 visits and at 80% (or 100% if out-of-pocket cap is reached) of reasonable and customary charges thereafter, subject to the \$585 maximum as above.

coverage. Thereafter, the plan pays 100% of expenses, subject to the benefit maxima. The dispensing fee cap for prescription drugs is \$7.00. If the dispensing fee for a prescription or refill is greater than \$7.00, the fee is borne by the plan member and does not apply to their out-of-pocket amount.

For pensioners and their spouses over age 65, your pharmacist will coordinate prescription drug submissions between the provincial plan and UW's plan. Example: Ontario Drug Benefit Plan (ODB) has a \$100 annual deductible and \$7.00 dispensing fee which should be submitted to UW's plan.

PRIVATE DUTY NURSING^{5, 6}

The plan pays 80% on first 10 days, 100% thereafter to an annual maximum of \$17,702.

SEMI-PRIVATE HOSPITAL⁶

The plan pays 80% for the first 5 days in each calendar year, 100% thereafter. Semi-private at Donwood and Homewood rehabilitation centres is limited to a lifetime maximum of 60 days.

AMBULANCE

The plan covers 100% of ambulance charges.

OUT-OF-CANADA TRAVEL COVERAGE

The UW health plan pays the difference between provincial plan payment and reasonable and customary charges for emergency medical treatment. Retirees have 60 days per trip for out-of-Canada coverage up to a lifetime maximum of \$1,000,000.

Pre-existing conditions must be stable before you travel. Your decision to travel should be supported by your doctor and medical records. Sudden, unexpected onset of illness relating to a previously stable pre-existing condition will be covered.

NOTES

- ¹ Maxima values indicate maximum paid claim amount per covered person per calendar year unless otherwise indicated.
- ² Provider must be a registered psychologist or, with a written authorization of a physician, a registered social worker holding a Master's degree in Social Work (MSW).
- ³ On written recommendation of a physician.
- ⁴ After OHIP maximum has been reached.
- ⁵ Must be provided in the home by RN or RNA (not a relative) with physician's written referral.
- ⁶ Does not apply to rehabilitation or long-term care facilities, or services deemed custodial by insurance carrier; single/family cap does not apply to this benefit.