

CUPE EDUCATION WORKERS' BENEFITS TRUST



ONE PLAN
UNITED TO THE CORE

Making claims

By now, you may be using the CUPE EWBT benefits plan more regularly and starting to submit claims. This update provides information on the claims submission process, what you can do if your claim is denied, and using the plan responsibly.

Submitting your benefits claims

Great-West Life and Chubb are responsible for assessing and paying member claims under the CUPE EWBT:

- Great-West Life reviews and pays life insurance, dental, travel medical and extended healthcare claims (including prescription drugs); and
- Chubb reviews and pays claims for accidental death and dismemberment (AD&D).

These providers are your first point of contact if you have any claims-related questions or issues.

Life, health, dental and travel medical - You can find claims forms and related information on **Great-West Life's GroupNet for Plan Members**. Many claims can be submitted online or via the mobile app for greater convenience; however, some claims must be submitted via mail using a hard copy claim form. In addition to online claims submission, GroupNet allows you to view your claims history, and access other helpful tools and resources. You can also contact Great-West Life directly (via the dedicated CUPE EWBT line) at **1-866-800-8058** for questions on coverage and claims.

AD&D - For AD&D claims, please contact Chubb at Canada.ChubbLife@chubb.com, and they will advise you on how to proceed.

Remember, **only claims incurred on or after our March 1, 2018 transition date are eligible for reimbursement under the CUPE EWBT benefits plan**. Any claims incurred prior to that date should be submitted to your prior Board benefits plan (check with your previous insurer for the submission deadline).

Coverage for psychotherapy now available

We are adding coverage for psychotherapy to the CUPE EWBT benefits plan. Here's what you need to know:

- The provider must be a registered and/or licensed psychotherapist.
- Coverage is combined with coverage for psychologists, registered marriage and family therapists, and registered social workers, subject to an overall combined maximum of \$750 per benefit year (\$375 pro-rated for March 1 to August 31, 2018).
- Providers are subject to the same Reasonable & Customary (R&C) limits as for a psychologist.

Since this is a newly added benefit, Great-West Life will automatically reassess any previous claims that have been denied for this service since the March 1, 2018 transition date.

If your claim is denied....

If you have special circumstances that you feel should be considered in either reassessing a claim decision or making an exception for your specific situation, the first step is to contact Great-West Life or Chubb directly and follow their internal appeals process. Many issues can be resolved simply by providing additional information so they can properly assess (or reassess) the claim.

If the claim is still denied, there is a new **Claims Review and Appeal Process**, posted on the CUPE EWBT website. The appeal will only be considered if:

- The claim has already gone through Great-West Life or Chubb's internal appeals process and is still being denied;
- The amount exceeds \$150 for a single claim, or \$150 in cumulative claims for a single benefit; and
- The process is initiated within 90 days of the date of the internal appeals decision (for health and dental claims).

You will need to fill out a **CUPE EWBT Claim Appeal Form**. Submit it, along with any supporting documentation such as receipts from your medical provider and any documentation from the insurer (i.e., your claim form and Explanation of Benefits), by mail or email, to:

CUPE EWBT Managing Director
80 Commerce Valley Drive East
Markham, Ontario L3T 0B2
Email: appeals@cupe-ewbt.ca

Depending on the nature of the claim, you may be asked to provide additional documentation, such as previous evidence of claims reimbursement for the benefit being appealed.

What happens next?

All eligible claims appeals will be reviewed by the Appeals Committee, which will then make recommendations to the Board of Trustees.

(continued on next page)

Getting ready for summer

Here are a couple of important reminders as we move into the summer months...

1. Your benefits coverage continues over the summer seasonal layoff period, with no interruption.
2. Direct withdrawals for your regular monthly premium-share payments will also continue (on July 15 and August 15, 2018).



Some important notes:

- The CUPE EWBT Board of Trustees is the ultimate authority over the plan interpretation and appeals process, changes to the plan documents and decisions on claim appeals. However, the Board is not able to overrule adjudication decisions in respect of insured benefits (i.e., life insurance, travel medical and AD&D).
- You can only initiate the Claims Review and Appeals process once for a given claim. In other words, if you go through the process and the Trustees uphold the insurer's decision, you cannot initiate the process again for the same claim.
- Final appeals are considered only at Board of Trustee meetings. The scheduled meeting dates are listed on our website: www.cupe-ewbt.ca; however, please note they are subject to change. Once your appeal has been considered, you will receive a response in writing advising you of the Board's final decision, including the rationale.

For more information, please email appeals@cupes-ewbt.ca.

Using our plan wisely

The CUPE EWBT benefits plan was designed to provide comprehensive coverage. It was also designed to be sustainable and affordable - and, as a plan member and beneficiary of the trust, you play an important role.

Use your plan for the benefits you need - that's what the plan is there for - but treat it like you're spending your own money. For example, you can fill your prescription at a pharmacy that charges lower dispensing fees and, for some prescriptions, fill it every 90 days instead of every month. Consider taking a generic drug (which can be equally effective) instead of the brand-name drug. Small changes like these will help ensure your plan can continue to provide comprehensive benefits - not just today, but for years to come.



Want to keep up to date on the latest benefits plan news?
Make sure to register for updates at www.cupe-ewbt.ca to stay in the know!

A final word

This bulletin has been prepared exclusively for eligible CUPE workers in the province of Ontario. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply.