

Update on the Employee Benefits Move to Great-West Life

As previously announced, the Greater Sudbury Housing Corporation's benefit plans are moving to Great-West Life on January 1, 2018. This bulletin provides additional information to help you make the move to Great-West Life.

Your New Benefits Card

You will soon receive an envelope from Great-West Life mailed to your home with a new Great-West Life benefits card for you, and if applicable, your spouse and any overage student dependents. If you do not receive your package from Great-West Life by December 22nd, please contact Laurianne Frappier at LFrappier@greatersudburyhousing.ca or call 705-674-5275, ext. 204.

Continue using your Manulife benefits card until December 31, 2017.

Submitting Your Claims

All covered expenses incurred before December 31, 2017 must be submitted to Manulife. You can continue to use the online claims submission system until December 31, 2017 or submit paper claims.

After December 31, 2017, any outstanding claims must be submitted by paper and **received by Manulife no later than March 31, 2018**. After this deadline, reimbursement for claims will be declined.

Claims for covered expenses incurred on or after January 1, 2018 should be submitted to Great-West Life either online (starting January 4, 2018) or by paper claim form.

Your Next Steps

Here's a checklist of what you need to do for the move to Great-West Life:

Starting January 1, 2018:

- ✓ Replace your Manulife benefits card with your new Great-West Life benefits card.
- ✓ Notify your pharmacist, dentist and other medical practitioners about the change to Great-West Life with your first prescription or appointment in 2018.
- ✓ Note the Great-West Life contact information for your benefit questions.

Starting January 4, 2018:

- ✓ Register for GroupNet™ for Plan Members – Great-West Life's member website at www.greatwestlife.com to:
 - Access your benefits information,
 - Sign up for direct deposit, and
 - Submit your claims online.

Great-West Life
Customer Service Centre
(Starting January 1, 2018)

1-800 957-9777
8:00 a.m. to 7:00 p.m. (EST)
Monday to Friday

www.greatwestlife.com

See the **How to register for GroupNet for Plan Members** section of this bulletin for more details.

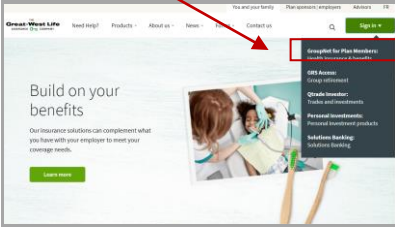
How to Register for GroupNet for Plan Members

GroupNet for Plan Members is Great-West Life's member website. By registering for GroupNet for Plan Members, you will have online access to your benefit details. If you also sign up for direct deposit, you can submit your claims online and receive your claim payments faster. Starting January 4, 2018, follow these steps to register for GroupNet for Plan Members and sign up for direct deposit.

Step 1


Go to www.greatwestlife.com.

Click on **GroupNet for Plan Members** from the options on the right side of the screen.



Step 2

From the GroupNet for Plan Members sign-in page, click **Register now** under **New user?**




Step 3

Complete the fields on the registration page.

You'll be asked to enter your **ID Number** (Member ID #) and **Plan Number**.

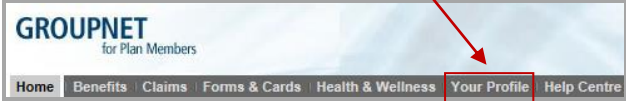
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You'll find these numbers printed on your new benefits card.



Step 4

Once you are registered for GroupNet for Plan Members, click on **Your Profile** to sign up for direct deposit and set your claim payment notification preferences to be notified by email or text when your claim has been paid.



Who to Contact

Who	When	Contact
Great-West Life	Starting January 1, 2018 for: <ul style="list-style-type: none"> Questions about your benefits and claims Benefits cards Assistance registering for GroupNet for Plan Members (starting January 4, 2018) 	1-800-957-9777 8:00 a.m. to 7:00 p.m. (EST) Monday to Friday www.greatwestlife.com
Manulife	<ul style="list-style-type: none"> Until December 31, 2017 for questions about your benefits and claims processing After December 31, 2017 for questions about claims for services incurred on or before December 31, 2017 and submitted to Manulife 	1-800-268-6195 www.manulife.ca/groupbenefits (online access until December 31, 2017 only)
Sudbury Housing	If you did not receive your benefits card, or for questions about: <ul style="list-style-type: none"> Address changes Adding or removing dependents Coordination of benefit changes 	705-674-5175, ext. 204 LFrappier@sudburyhousing.ca

Questions and Answers

Benefits Card

1. I did not receive my new benefits card from Great-West Life, what should I do?

Contact the Great-West Life Customer Service Centre at 1-800-957-9777 or contact Laurianne Frappier at 705-674-5175, ext. 204 or by email at LFrappier@greatersudburyhousing.ca.

2. Who do I contact if I need an extra benefits card?

Starting January 4, 2018, once you have registered for GroupNet for Plan Members, you can print a personalized benefits card from www.greatwestlife.com under the *Forms & Cards* tab and can access card information through the GroupNet Mobile app. You can also contact the Great-West Life Customer Service Centre at 1-800-957-9777 to request additional benefits cards.

Enrolling for GroupNet for Plan Members

3. How do I enrol for GroupNet for Plan Members?

Starting January 4, 2018, you can register for GroupNet for Plan Members by visiting www.greatwestlife.com. Click on **GroupNet for Plan Members** and follow the registration instructions for new users.

4. Do I have to enrol for GroupNet for Plan Members in order to submit claims online?

Yes. You must register for GroupNet for Plan Members, Great-West Life's secure plan member site. You must also sign up for direct deposit in order to submit your claims online. If you do not register for direct deposit you will not be able to submit your claims online.

5. Will I continue to have access to Manulife's member website after December 31, 2017?

No. The Manulife member website will only be available until December 31, 2017 and then your access will be closed. You can print a copy of your claims history from the Manulife member website before December 31, 2017. After this date, you will need to contact the Manulife Customer Service Centre at 1-800-268-6195 if you require a copy of your claims history or any other information from Manulife.

Direct Deposit

6. Will my banking information be transferred from Manulife to Great-West Life, so I can continue to receive direct deposit for reimbursement of my claims?

No. Your banking information will not be transferred from Manulife to Great-West Life. You must sign up for direct deposit with Great-West Life for your claim reimbursements to be deposited directly to your bank account.

7. How do I sign up for direct deposit with Great-West Life for my claim reimbursements?

You can sign up for direct deposit online through GroupNet for Plan Members.

Once you register as a new user at www.greatwestlife.com, you can sign up for direct deposit by clicking on **Your Profile** and entering your direct deposit information. You must be signed-up for direct deposit in order to submit claims online.

8. How will I receive my explanation of benefits from Great-West Life when my claim is processed?

Great-West Life is “going green” as much as possible to reduce paper consumption. When you register for GroupNet for Plan Members, you will have access to view and print (if needed) your explanation of benefits at any time. You can also elect to receive an email notification or text message when your claim has been processed. If you do not enrol for GroupNet for Plan Members and submit paper claims, the explanation of benefits for your claims will be mailed to your home.

Benefit Claims

9. Where do I send my claims?

Manulife will process claims for expenses incurred in 2017, provided the claims are **received by** Manulife no later than March 31, 2018. Claims received by Manulife after March 31, 2018 will be declined.

All covered expenses incurred on or after January 1, 2018 should be submitted to Great-West Life either online (starting January 4, 2018) or by paper claim form.

Claims for expenses in...	Send to...	Deadline for processing and reimbursement
2017	Manulife	All claims incurred on or before December 31, 2017 must be received by Manulife no later than March 31, 2018 Online claims will be processed up to December 31, 2017, after this date, claims must be submitted by paper claim form.
2018	Great-West Life	2018 claims must be received by Great-West Life no later than December 31, 2019 or within 90 days of the expense date if your coverage terminates or changes Online claims must be submitted within six months of the expense date; otherwise, a paper claim is required

10. How do I submit claims online to Great-West Life?

Great-West Life offers online claims submission through GroupNet for Plan Members at www.greatwestlife.com. You must register for GroupNet for Plan Members and sign up for direct deposit to process your claims online.

11. Where can I find copies of the health and dental claim forms to submit a paper claim?

Claim forms are available on GroupNet for Plan Members at www.greatwestlife.com. Most dental offices are able to submit your dental claim electronically. If your dentist doesn't provide this service, have your dentist fill out the Great-West Life dental form, or the standard dental claim form available at your dentist's office, and submit it to Great-West Life for reimbursement.

12. Who do I contact if I have any questions about my claims?

If you have a question about a 2017 claim submitted to and received by Manulife by March 31, 2018, contact Manulife at 1-800-268-6195.

Starting January 1, 2018, if you have a question about a 2018 claim submitted to Great-West Life, contact the Great-West Life Customer Service Centre at 1-800-957-9777

13. What is Great-West Life's submission deadline for online claims?

You have six months from the date an expense is incurred to submit the claim online. After six months, the expense can only be submitted using a paper claim form.

14. When should I tell my pharmacist, dentist and other medical practitioners about the change to Great-West Life?

With your first prescription or appointment in 2018, you'll need to notify your pharmacist, dentist and other medical practitioners about the change to Great-West Life effective January 1, 2018.

15. I will be away on vacation on January 1st, will my current travel assistance card still work?

Starting January 1, 2018, travel assistance coverage will be provided through Great-West Life with a new policy number and 1-800 emergency travel contact numbers. If you are travelling between December 2017 and January 2018, please ensure you bring both the Great-West Life and Manulife Travel Assistance cards with you. Travel assistance claims opened on or before December 31, 2017 will be managed by Manulife and claims opened on or after January 1, 2018 will be managed by Great-West Life.

Claims History and Maximums

16. Will my benefit maximums be transferred to Great-West Life or will they be re-set and start over with Great-West Life?

All benefit maximums and frequency restrictions will be carried over from Manulife to Great-West Life on January 1, 2018. Check your *Benefits at-a-Glance* posted on GroupNet for Plan Members for the coverage maximums and reimbursement frequencies for your group.

Example 1	If there is a lifetime maximum and you already reached the lifetime maximum, any new claim will be declined.
Example 2	If you have a maximum of \$250 for glasses every 24 months, and you submitted a claim for \$250 for glasses in June 2017, you will have to wait until June 2019 before you are eligible to claim another pair of glasses.

17. If I claim medical expenses on my income tax form, will my claims history information be transferred to GroupNet for Plan Members?

No. GroupNet for Plan Members will only include information about claims processed by Great-West Life. Historical information about claims processed by Manulife will remain with Manulife. The Manulife member website will only be available until December 31, 2017. If you require a copy of your claims history for income tax purposes, contact the Manulife Customer Service Centre at 1-800-268-6195.

Prior Authorization

18. Do I need to submit a new prior authorization to Great-West Life for my specialty prescription drug?

No. Prior authorization approvals currently in place with Manulife will be transferred to Great-West Life. However, if you change medications or are prescribed another specialty drug at any time on or after January 1, 2018, you may need to complete a prior authorization form for Great-West Life to pre-approve coverage. You can obtain a copy of the form, as well as review the pre-authorization drug listing, on GroupNet for Plan Members at www.greatwestlife.com or by calling the Great-West Life Customer Service Centre at 1-800-957-9777.

19. Do I need to submit my previously approved dental treatment plan that I received from Manulife to Great-West Life?

Yes. You need to submit a copy of your pre-approval from Manulife to Great-West Life with your claim submission. Great-West Life will honour the balance of any treatment plan that is already in progress.

For treatment that has not yet started, Great-West Life will honour any prior approvals from Manulife for a period of six months from the date of approval. For example, if treatment was approved by Manulife on September 1, 2017, Great-West Life will honour the approval for treatment that begins on or before February 28, 2018. You need to submit a copy of your pre-approval from Manulife to Great-West Life with your claim submission.

More Information-

20. Who do I contact if I have a question about my benefits or claims or I don't think my claim has been handled properly?

Contact the Great-West Life Customer Service Centre at 1-800-957-9777 for questions about claims submitted on or after January 1, 2018.

21. Will I receive a new Benefits at-a-Glance summary and benefits booklet?

A *Benefits at-a-Glance* summary of your coverage will be available on January 1, 2018, posted on GroupNet for Plan Members. Benefit booklets will be updated and posted on GroupNet for Plan Members later in the year. If you do not have internet access, contact Laurianne Frappier at ext. 204 for a copy of the new *Benefits at-a-Glance*.