

Important Benefits Notice

Your Employee Benefits Are Moving to Great-West Life

The Greater Sudbury Housing Corporation's (GSHC) benefit plans are moving to **Great-West Life** on January 1, 2018, replacing Manulife.

What This Means for You

Starting January 1, 2018, your benefits will be provided through Great-West Life. Between now and December 31, 2017, Manulife will continue to provide your benefits and there will be no change to the way you currently submit your claims.

There will be no change to your current benefits coverage and plan maximums. With any change in insurance company, there may be some differences in plan administration, such as reasonable and customary limits.

What to Expect

We are committed to ensuring the transition to Great-West Life is easy for you. Over the next few months, you will receive more information about Great-West Life and details about what you'll need to be ready for the move, including:

- New benefits card (mailed to your home in mid-December)
- New claim forms
- New website for online claims and benefits information
- New contact for your benefit questions

Watch for your new **benefits card** mailed to your home from Great-West Life in mid-December

What You Need to Do

Your benefits will automatically move to Great-West Life on January 1, 2018.

Here's what you can do to get ready:

- ✓ Ensure your mailing address and registered dependents are up to date:
 - Step 1** Check your current **Manulife SecureServe account** to view your address and registered dependents on file (see step 2 if an update is needed)
 - Step 2** To update your address, or registered dependents with GSHC, contact Laurianne Frappier at lfrappier@sudburyhousing.org or call 705-674-5175, extension 204
- ✓ Read the *Questions and Answers* included with this notice

More Information

You'll receive more information later this year with important details about Great-West Life and submitting your claims.

Questions and Answers

1. When will the move to Great-West Life take effect?

The GSHC's benefits will move to Great-West Life on January 1, 2018 replacing Manulife.

2. Will my benefits be changing?

Your current benefits coverage and plan maximums will stay the same. With any change in insurance company, there may be some differences in plan administration, such as reasonable and customary limits.

3. Is there anything I need to do before the move to Great-West Life?

Make sure your mailing address and registered dependents are up to date in the GSHC's records. Your new benefits card will be mailed to your home from Great-West Life in mid-December.

4. Where do I send my claims?

All covered expenses incurred on or 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 by March 31, 2018**. After this deadline, reimbursement for claims will be declined.

All covered expenses incurred on or after January 1, 2018 should be submitted to Great-West Life. You will receive more information by the end of the year about the new claim forms and Great-West Life's website for submitting online claims.

5. Does Great-West Life have online claims submission?

Yes, Great-West Life offers online claims through their website that will be available starting January 1, 2018

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

Continue to contact Manulife at 1-800-268-6195 if you have any questions about your benefits coverage or claims incurred up to and including December 31, 2017.

7. When will I receive my new benefits card?

Your new benefits card will be mailed to your home by Great-West Life in mid-December. You can start using your new card as of January 1, 2018.

8. When should I tell my pharmacist, dentist and other medical practitioners about the change?

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.

9. 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 benefit cards with you. Travel assistance claims opened on or before December 31, 2017 will be managed by Manulife and claims started on or after January 1, 2018 will be managed by Great-West Life.