

# FREQUENTLY ASKED QUESTIONS - TRANSITION TO MANULIFE

## When do my health and dental benefits begin with Manulife?

Your coverage under Manulife begins on May 1, 2017.

#### What is my new plan contract number?

For your health and dental benefits, your new contract number is 5623. For your Health Care Spending Account, your new contract number is 5624.

#### Will my benefits change?

Your benefits will largely remain the same as they were with Sun Life with the exception of some enhancements. As an ongoing commitment to mental health, we have introduced Psychotherapist in addition to Psychologist for professional services covered under the plan.

While not commonly done when a company switches benefits carrier midway through the year we have agreed to not to carryover the claims maximums for the affected coverage. We strongly encourage you to submit all your unfiled claims to Sun Life as soon as possible. This will avoid any delays in claims processing during the transition as all unpaid claims with Sun Life on April 30th will be forwarded to Manulife for processing from May 1st and will count towards the reset maximums.

## What about my other benefits other than health and dental benefits?

All other benefits will remain with the current carriers; for example, life insurance, disability and Group retirement programs will remain with Sun Life.

## Will my certificate number/plan member certificate number change?

To provide better overall security your certificate number may have changed. A welcome kit will be provided to you towards the week of April 24 with your new benefit card. Your certificate number will appear on your benefit card for easy reference.

#### Will I have to re-enrol for benefits with Manulife?

No. Health and Dental benefit information and all of your dependant information currently recorded at Sun Life will be moved to Manulife.

We recommend that you access the Manulife plan member site to review this information. You will be able to access the plan member site as of May 1, 2017.

#### Is there anything I have to do?

As of May 1, 2017, you must advise your health care service providers of the change in carrier so that they can send your claims electronically to Manulife on your behalf.

If you had special arrangements with Sun Life (such as power of attorney), you will need to advise Manulife.

### When will I get my new benefit card, benefit booklet and claim forms?

Your new benefit card will be included in your Welcome Kit which will be distributed by your HR team the week of April 24. The booklet and claims forms will be available to you on the Manulife Plan Member website as of May 1. If you would like a printed copy of your booklet, please contact your HR representative. Printed copies of your booklet will be available after May 15th; to obtain a copy please contact your HR representative.

## A "Welcome Kit" has been mentioned, what exactly is in it?

The kit will include your new benefit card, an information sheet about Manulife and a letter with instructions to make the transition to Manulife easier.

#### When can I start using my new benefit card?

Start using your Manulife benefit card as of May 1, 2017.

### Who do I contact if I did not receive my benefit card(s) or need additional cards for my spouse or a dependant child studying away from home?

Benefit cards are issued to all plan members who have coverage under the Health benefit. The cards will be included in the welcome package distributed by your HR team during the week of April 24.

You will receive one card if your health benefit status is single, two cards for family coverage and an extra card for any child over age 21 who is a full time student.

If you do not receive your card or need additional cards, you have three options:

- 1. Access the plan member site and print a copy of your card for immediate use.
- 2. Download the Manulife app, it includes a copy of the benefit card.
- 3. Call Manulife to request a card.

# I am currently on leave; will my benefits switch now or when I return?

For the health, dental and HCSA, your coverage will transfer to Manulife as of May 1, 2017 even if you have not returned to work.

# Where do I submit my claims that are incurred prior to and after May 1, 2017?

As of May 1, 2017, you should send all *unfiled* claims incurred prior and after May 1, 2017 directly to Manulife. Arrangements will be made to have all outstanding claims with Sun Life as of May 1, 2017 redirected to Manulife for processing.

#### Can I submit a claim to Manulife for services I have already previously claimed with Sun Life and received payment for?

No. Only *unfiled* claims for which you have not received payment already can be submitted to Manulife.

#### How long do I have to submit claims to Manulife?

In order to receive payment, Manulife must receive the claim no later than:

- 180 days after the end of the benefit year for which you incur the expenses (For example, unfiled claims incurred in 2016, you have until June 30, 2017 to submit them to Manulife) or,
- 90 days after coverage ends, whichever is earlier

### I had a prior authorization for drugs with Sun Life. Do I need to get a new authorization from Manulife?

No. If you have already received the approval from Sun Life, they will share that information with Manulife and you will not need to resubmit a request until the expiration of the approval.

### My dental pre-determination was approved by Sun Life. Do I need to submit a new pre-determination with Manulife?

No. To make sure that we correctly apply the approval, please include a copy of the Sun Life approval with your first related claim with Manulife.

If you have not yet started the treatment plan, we will honour the Sun Life pre-determination until October 31, 2017. After this time, a new pre-determination will be required to be approved by Manulife.

### I sent a pre-determination for dental work with Sun Life; however, it has not yet been approved. Do I need to submit a new pre-determination with Manulife?

Yes, you can resend the one you have to Manulife for evaluation.

### I am being billed on instalments for my child's braces and follow-up adjustments. What happens on May 1, 2017 for this arrangement?

Sun Life should reimburse you for the portion of the work that was done prior to April 30 and Manulife will reimburse you for the work done as of May 1, 2017. Keep a copy of your payment and treatment history and provide it with your first related claim with Manulife.

#### What do I do if Manulife does not honour a claim that Sun Life used to pay?

If a claim is submitted and rejected, please contact Manulife or your HR representative to explain the situation and it will be investigated.

# Are there any new and/or different processes that I should be aware of?

Generally, no. The process will be the same except that you will need to set up your Plan Member access and banking details.

There is one new process that will affect you if you have a child over the age of 21 who is a full-time student: Manulife requires an annual confirmation of their student status. Your employer will send you a letter advising you to contact Manulife directly to confirm the student status for any dependant child over the age of 21. This validation process will take place each summer (starting in 2018) with a deadline of August 31.

#### I had already submitted my Doctor's note for massage therapy to Sun Life. Do I have to submit again one with Manulife?

Yes, please send a copy of the doctor's note with your first related claim with Manulife.

### I usually print of my claims details for tax purposes? Will I have access to the Plan Member site for Health & Dental from Sun Life as of May 1, 2017?

No, access to the Plan Member site for Health & Dental from Sun Life will end after April 30, 2017. We strongly encourage you to log on as soon as possible and print what you need for tax reporting purposes.

#### Is Emergency Travel Assistance changing?

Yes, Emergency Travel Assistance will be changing to Manulife and will be administered by Allianz Global Assistance. The benefit card that will be provided to you in the welcome kit will also serve as your travel card, including toll free numbers to call in case of an emergency.

### I will be traveling during the time the new welcome kits are distributed. How can I get my documents?

If you know that you will be travelling and will not be able to pick up your card, please contact HR as they can provide you with the relevant information you will need for Emergency Travel Assistance.

### Since we are changing carriers, can I change my Health & Dental coverage?

Your benefits will largely remain the same as they were with Sun Life. As with our previous plan, changes to health and dental coverage can only be made as a result of a Life event change including: Marriage or any other formal union recognized by law, or common-law; birth or adoption of a child; divorce or legal separation; loss of spouse's coverage; or death of dependent.

#### **MY PERSONAL INFO**

### My personal information or address on the Manulife site is incorrect. Who do I contact and what are the steps to ensure the right information is on the system?

Contact your local HR representative to make any required corrections.

# How will I know who my eligible dependants are when I submit for benefits?

You can view a list of all your dependants and coverage by accessing the Manulife Plan Member website.

### CLAIMS

### Will my drug card work exactly the same as my old drug card?

Yes, but it's not just a drug card anymore. It's a benefit card that you can use as an ID for the hospital, dentist and health care service providers as well as your travel coverage card.

# Should I tell my dentist, pharmacist and other health care providers about the change in carrier?

Yes, they need to know to direct your claims to Manulife. Don't forget to also advise your health care service providers when submitting claims under your spouse's plan if they are also submitting the unpaid balance as the secondary provider (coordination of benefits).

# What happens if I forget to update my information with my pharmacy or dentist?

Your pharmacist or dentist will likely advise you that your coverage has been terminated or your claim declined. If you have your Manulife benefit card with you, provide it to your health care provider so that they can reprocess your claim under your new contract. If you do not have your card with you, you can pay for the services and submit a paper claim to Manulife for reimbursement.

#### Will I be able to electronically submit my claims?

Yes. The plan member site allows you to submit claims electronically.

#### What type of claims can be submitted online?

Various claims can be submitted online. For more information, visit the Manulife Plan Member website.

To submit claims online, you will need to register for direct deposit and provide an email address so that we can notify you when the claim has been processed.

You can view the status of your claims online at any time.

### I also have coverage through my spouse's plan. How do I make my claims?

- 1. For yourself: submit your own claims to the Teledyne benefit plan first; then submit any unpaid balance to your spouse's plan.
- 2. For your spouse: submit your spouse's claims to their plan first; then submit any unpaid balances to the Teledyne plan.
- 3. For your children: submit your children's claims to the plan of the parent (or step-parent) that has the earliest birthday in the calendar year first, regardless of age; then submit any unpaid balance to the other plan.

#### If my spouse's benefits program is also with Manulife, will coordination of benefits be completed automatically?

Yes. Coordination of benefits will automatically be done if you indicate this on your claim form or online when submitting claims electronically. Your pharmacist and other health care providers can do this directly as well.

If your spouse's plan is with another provider, it is your responsibility to coordinate benefits.

### I currently benefit from direct billing with my service providers (i.e. Dentist, Pharmacist, etc). Will this continue under the new plan?

Yes, your health care providers should be able to submit the claim electronically and you should only pay for your portion of the expense.

## Can I have my prescription drug claims managed through the pharmacy with Manulife?

Yes. Use your benefit card at the pharmacy so that they can submit your claim electronically on your behalf.

# Will I be able to get my claims paid directly to my bank account?

Yes you will be able to have claims paid directly to your bank account; however, you will need to visit the Manulife Plan Member site to provide your banking information. Due to confidentiality reasons, banking information will not be transferred from Sun Life to Manulife.

### WEBSITE

#### What is the difference between the Manulife Plan Member site and the Manulife Teledyne Canada site?

The Manulife Plan Member Plan site offers you an array of services relating to your coverage while the Manulife Teledyne Canada site will host general informational items related to the plan (e.g. FAQ, webcast orientation).

## How do I register for my Benefits Plan on the Manulife site?

You can register by signing in to manulife.ca/TeledyneCanada. If you encounter any issues, please contact Manulife for assistance.

#### Who do I contact if I cannot get into the Manulife site?

Contact Manulife for assistance.

# What else will I find on the Manulife Plan Member site?

The Plan member site offers you an array of services. You will be able to submit claims electronically, access your benefit booklet, see balances of your expenses, track the balance under your HCSA account and much more. Go ahead and explore the site to learn the advantages it brings to you.

#### Manulife contact information

Contact Manulife if you have a question about your coverage or a question relating to a claim.

Submitting claims	Health	Manulife Health Claims P.O. Box 1653, Waterloo, On N2J 4W1	Manulife Health Claims P.O. Box 2580, Station B Montréal, Qc H3B 5C6
	Dental	Manulife Dental Claims P.O. Box 1654, Waterloo, On N2J 4W2	Manulife Dental Claims P.O. Box 5000, Station B Montreal, Qc H3B 4B5
Client Services	1-800-268-6195 - Monday to Friday - Between 8am and 8pm Est.		
Website	Manulife Portal for Teledyne: www.manulife.ca/TeledyneCanada		



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