



Transition to Manulife Effective March 1, 2020

FAQ's Benefit Transition Update Sessions

Benefit provider information:

Q. When will the benefit cards be mailed?

A. Manulife will send an information letter including benefit cards to your home address the week of February 17.

Q. Was there any consideration given to improve the benefits?

A. Additional benefits are a negotiated item in the Collective Bargaining Agreements. Since the City hadn't gone to market to evaluate benefit providers in 12 years, it was important to consider impact to employees. One of the goals of going to market was to ensure the current plan design, maximums and benefits were met as a minimum requirement. There are no changes to maximums, benefits or coverage levels.

Q. Do all employees have the same benefits?

A. The City's benefit programs are similar, although eligibility and employment status to enrol in benefits differs among the union groups.

Q. How long will the contract be with Manulife?

A. The Administration Bylaw limits contracts to five years. However, City Council has approved an extension to a 10-year contract. At the five-year period an assessment will be done to ensure all service commitments are being met.

Q. When do the maximum coverage amounts renew?

A. Amounts renew the same as our Blue Cross coverage. Depending on the benefit, it could be the calendar year, every two years, or every 5 years.

Q. Will you still be able to claim your dental premiums with Manulife?

A. Yes, this remains the same.

Q. I'm going on holidays when the transition is taking place. How will this affect my travel insurance?

A. Your travel insurance coverage remains the same, at \$5 million per trip. If you are traveling prior to March 1, contact the Employee Service Centre for your Manulife policy number. Before March 1, continue to use your Blue Cross information.

Employee Support:

Q. If I have a question who can I talk to at the City?

A. The Employee Service Centre is available to help employees with information on benefit programs for:

- o New hires, life changes, on-leave and retirements
- o Benefit eligibility
- o Manulife technology features

Q. Can employees still submit paper claims? Who do they contact if they have questions?

A. Manulife processes all health, dental, HCSA and Flexible spending claims electronically or by paper, through the mail. A 1-800 number is also available for support.

Q. Do I need to notify my pharmacist or dentist about the change?

A. Yes, once you receive your benefit card, take that information to your health care provider so they can update their records. Manulife will also be sending a notice to local and surrounding community pharmacies advising them that the City is changing benefit providers.

Claim Submission:

Q. Does Manulife direct bill?

A. Yes, if you know of any health care providers interested, encourage them to reach out to Manulife.

Q. Is Manulife's app like Blue Cross?

A. Yes. Manulife has a more automated adjudication process which provides a quicker processing time. As a result, you will need to input practitioner's information the first few times a claim is submitted.

Q. What happens if my claim is denied?

A. For the first three months, Blue Cross, Manulife and the Employee Service Centre will review all denied claims to ensure they are legitimate denials.

Information and Training Sessions:

Q. Do you suggest employees sign up for the information sessions?

A. Yes! In February Manulife will host presentations to introduce new technology features and highlight what to expect in March. If, for operational reasons, this does not work for your area, email benefits@regina.ca and we will work with you to arrange a time to attend a team huddle.

Privacy:

Q. Will more personal information be collected from the City?

A. No, personal information collected by the City is used to administer payroll, leaves of absence and keep benefit enrollments current. Manulife does not share claim information with the City. Manulife will be administering the Flexible Spending Account for Out of Scope employees. You will now be able to see your limits on the Mobile app or Website.

Vitality App:

Q. Is the Vitality App mandatory and who is it available to?

A. Enrollment on the Vitality App is completely optional. The App is available to employees enrolled in the Health Care plan. It is not available to dependents.

Q. What rewards are offered in the Vitality App?

A. If you reach weekly goals in the Vitality App, rewards include additional Vitality points or gift cards to brand name companies.

Q. Is information that I share on the Vitality App secure?

A. Yes. There are privacy protocols in place on the Vitality App. All information is stored in Canada, they do not sell information to third parties, and they do not provide the information to Manulife or the employer.