

Limestone District School Board - Manulife System Updates

Item	Current	Change
<i>New Group and Identification Numbers</i>	Each employee group has an individual group policy number.	<p>Effective November 24, 2011 the new group policy number is 38675</p> <p>Every covered employee will receive a new card with the new group number and their individual identification number through the regular mail. Identification numbers are employee ID numbers.</p> <p>Every employee will also be mailed a new benefits booklet after the conversion.</p>
<i>Assignment of Benefits to Providers of Service</i>	<p>Old system allowed assignment to providers of service such as:</p> <p>Vision providers, Massage Therapists, Chiropractors, Physiotherapist.</p>	<p>Assignment of benefits will be available for Pay Direct Drugs, Hospital, Out of Country, and Dental providers, and to medical suppliers in situations of extreme financial hardship, if expense exceeds \$2,500.</p> <p>NEW: On-line claims submission is a new feature that will be added to the plan. This feature allows members to submit certain types of claims electronically on the plan member site. This new feature decreases the turnaround time to receive payment for claims.</p>
<i>Vision</i>	The current plan does not include coverage for laser vision correction, or prescription safety glasses.	Coverage will include laser vision correction and prescription safety glasses under the regular vision benefit allowance.
<i>Massage</i>	The current plan requires a referral from a Medical Doctor once per lifetime.	No longer require a referral for paramedical services.
<i>Dental Accident</i>	The current plan indicates that treatment must begin within 90 days of the accident, and completed within 1 year – and only allows up to the allowance of a General Practitioner.	The treatment must be rendered and approved for payment within 12 months of the accident, and Specialist Fees are eligible.
<i>Burn Garments</i>	This type of expense is not covered under the policy.	Coverage will now include Burn Garments.
<i>Wigs</i>	The current plan allows coverage for wigs required as a result of chemotherapy treatment.	Coverage has been changed for wigs as a result of medical treatment. The coverage is not limited to chemotherapy treatment.
<i>Hearing Aids</i>	The current plan does not include coverage for replacement batteries.	The cost of replacement batteries as part of the hearing aid benefit will now be covered.
<i>Overall Deductible</i>	<p>The deductible is set up on the current platform on a 12 month consecutive basis.</p> <p>When a member first submits a claim, this is what determines the deductible calculation period. Each plan member has their own 12 month period for their deductible.</p>	<p><u>Go Forward:</u> To align with the school year, the deductible will be set on a Policy Year basis: September 1st to August 31st of the next year.</p> <p>Any deductible amounts satisfied between June 1, 2011 to November 23rd 2011, will calculate towards the 2012 deductible.</p>