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From the Masthead



Mainstay Insurance Brokerage Inc. Phone: (905)886-9203

In order to serve you better

To assist you with your employee benefit plan, we are continually updating our website. Located at:

www.mainstayinsurance.ca

The site provides easy access to many insurance company's websites and to the health and dental claim forms you utilize on a regular basis. We have also added links to the log on pages for members (employees) to provide quick access to other websites.

Did you know that...

... Canada Revenue Agency (CRA) provides a list of authorized medical practitioners that you can reference? This list lets you know what is eligible to be submitted for the medical expense tax credit when you prepare your personal tax return.

[GET THE LIST](#)

Many of these practitioners provide services that could be eligible for coverage by your benefit plan. If they are not covered, or for amounts over your plan maximums, they may be eligible to be claimed on your Health Spending Account (HSA) if you have one.

Have questions? Give us a call.

Need help finding a form, phone number, or just help in general, please do not hesitate to call us at: 905-886-9203 or send us an e-mail at:

Dave@mainstayinsurance.ca

More drug choice for employees without additional cost

Patient Choice Cards

PCC's have been around for many years. They provide an opportunity for your employees to purchase many brand name drugs for the cost of the generic.

Many (if not all) drug plans now provide coverage for generic drugs or offer a mandatory generic drug plan if generics are available.

We offer generic and mandatory generic plans in an effort to control employer costs. Generic drugs are often sold at 15 to 25% of their brand name equivalent, creating huge savings for employers. Generics must have the exact same medicinal ingredient and be bioequivalent to the brand product. This saves employers a huge amount

each year and, in many cases, depending on the cost of the drug plan, can be tens of thousands of dollars annually.

The reason that the brand name drug company offers a PCC and sells a brand name medicine at such a reduced rate is because they would rather have a smaller sale, than no sale.

These programs are supported by brand name manufacturers and there is generally no cost to your plan or to your plan members.

Fundamentally, this still undercuts the generic drug manufacturers that are trying to keep prices low, but many like the option to receive the

brand without the employer having to pay 3 to 5 times as much for the same drug.

If you would like to learn more about generics, please visit [Health Canada](#) or the [Canadian Drug Agency](#)

There are two primary PCC's in Canada and they each cover different drugs. Many pharmacists have this information. For details click below.

[RxHelps cards: https://www.rxhelpone.ca/en](#)

[Brochure for RxHelpONE](#)

[Innovicares cards: https://innovicares.ca/en](#)

Canadian Dental Care Program (CDCP) Questions

We continue to receive questions about the federal government's CDCP program, such as:

Can employees use the CDCP in conjunction with their employer benefit plan?

In short you can NOT. Like the OHIP+ program which provides prescription drug coverage to those under age 25, the program is intended for people without benefit plan coverage of any kind: from an employer, their parents or any other source. The CDCP was designed to fill the gap for people who do

not have employer or private dental plan coverage.

If an employer were to remove all dental benefits from the benefit plan, could employees rely on the CDCP?

Maybe. Those who are eligible may be able to use the CDCP if their adjusted family net income is between \$70,000 and \$89,999. If family net income is under \$70,000 the individual would have 100% coverage.

Coverage drops to 60% for net incomes between \$70 and \$80,000 and to only 40% coverage if family net income is over \$80,000.

As a result, a person may not be eligible, or the coverage they receive could be substantially reduced from your existing benefit plan.

For this reason, most employers choose to maintain dental coverage, so all staff have access to a similar level of coverage.



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This information is provided as a reference to clients of Mainstay Insurance Brokerage Inc. It is not intended as advice. Your situation and the contract provided by your insurer plus any relevant legislation shall always take precedence. Always obtain appropriate legal, human resource or accounting advice.

Note: This side of the newsletter is intended for you the plan administrator. The information on the 'front' is targeted more to your staff and can be copied and distributed for their reference.

Just in case you were wondering...

... why we insist on all benefit plan contracts for Mainstay clients being "Contractually Mandatory"...

This plan structure protects both the employees and employers by ensuring ALL eligible staff receive the benefit plans protection. In doing so, the risk to employers (of an employee suing for benefits after turning them down) is greatly reduced and all the employees are protected.

Are you using the HR services that Mainstay offers?

There are many HR solutions available to small businesses. As an employer choosing where to spend your money can be complicated. Many of our clients find that the needs of their business grows as they do.

How can we help? Mainstay has offered DIY HR tools for several years and has now added the "HR on Call" service for our clients **at our expense**.

A solid strategy for your business may be to start with a self-serve HR solution to become familiar with the HR basics and to supplement that with HR on Call services.

If you reach a size and complexity where you need full or part-time HR services, our resource can also help you with that.

HR on Call (HROC)

HROC is the newest addition to our offering. It provides access to an HR professional who can answer your HR best practices questions by phone or email.

Pros:

- Cost-effective
- Allows you to "test" HR
- Expertise on demand when you need it without committing to a long-term contract
- Powered by humans.

Cons:

- No continuity. The expert human you reach today may be different on your next call resulting in minimal understanding of your business or culture and at times offering canned "safe" responses.

- Time limit for each call with no review of case materials means that most questions and answers may be general in nature.

This offering is not meant to be a full time HR department, but instead be a part of the people solution as the needs of your business grow and evolve.

If you're not already signed up for this valuable and FREE program, please check out details and samples on our website below.

<https://www.mainstayinsurance.ca/hr-services/>



This section highlights benefits that may be of interest to Mainstay clients.

What's New in Executive Benefits

Introducing GroupBenefitz Private Health Care

In today's high-performance business environment, longer wait times and staff shortages within the public health system have made it harder to keep your executives at peak performance. For companies whose success relies on the health and availability of their executives, a modern executive benefits strategy has evolved to include early detection, expedited medical treatment and services to promote faster recovery. Mainstay Insurance clients can now access an innovative program in the marketplace called

GroupBenefitz Private Health, which features:

- **Comprehensive executive health assessments** for you and your spouse, with same-day results at clinics like Medcan, Cleveland Clinic, La Vie, and more.
- **Global medical insurance** enabling continued access to the private health system through treatment or surgery with \$1,000,000 of coverage for expedited pre-planned treatment abroad.

- **Virtual care, DNA-based testing, and mental wellness services** tailored for prevention, recovery, and optimizing performance
- **Leave-the-line access** to MRIs, CT scans, and expert medical opinions

Please reach out if you would like to explore an executive benefits strategy and how your team can access top medical care. We will connect you to the right person.