

From the Masthead



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

Share This with Your Employees BEFORE They Travel

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...

... many benefit plans have expanded their list of eligible service providers of mental health resources?

In the past only Clinical Psychologists and those with a Master of Social Work (MSW) were eligible for coverage, but many insurers (including Empire Life) now also include the following practitioners: registered clinical counsellor, Canadian certified counsellor, psychotherapist, registered clinical therapist, registered therapeutic counsellor, and registered professional counsellor.

Check your booklet for details and remember that Health Spending Accounts (HSA's) can also be used to pay for these services.

Need help finding a form, phone number, or just help in general, please do not hesitate to call us at: 1-905-886-9203

or send us an e-mail at: Dave@mainstayinsurance.ca

At your annual renewal meeting we review issues related to emergency medical travel coverage in order to ensure our clients are educated and aware of limitations that may exist with their group coverage.

Most important is the definition of **emergency** travel coverage. Many insurers define it as "an accident or injury or an **unforeseen illness** that **begins** while the insured is traveling". Plans also state that "any illness previously diagnosed or treated in Canada may not be covered".

Most travel coverage also includes a stability clause that excludes coverage for any medical issues that have changed or been treated 30 to 90 days before the date of travel.

WHAT DOES THIS REALLY MEAN?

These definitions may mean that you are **NOT** covered when you travel out of Canada if:

- You are in a high-risk pregnancy or beyond your 32nd -35th week of pregnancy
- You have recently had or are scheduled to have surgery or treatment for a medical condition
- It has been suggested that you have, are scheduled for or are awaiting a test, or test results
- Your physician would say

or has said that you are not medically stable or safe to travel

- You have had recent changes to medication or it has been recommended that you do so; it is recommended that you start on a new medication or treatment. Note that even a change in dosage for the same medication could qualify as a change.

It is also important to note that you may still be covered for other illnesses or injuries that are **NOT** in any way related to your pre-existing condition.

Another issue that can be problematic with a travel claim is the requirement to contact the carrier **immediately** when treatment is required. This is a key requirement, as many plans will **NOT** pay if they are not immediately notified when a medical issue arises.

When an individual seeks medical attention in a foreign country (including the US) they typically provide their insurance information and are assured that the hospital will "take care of everything". This **DOES NOT** mean that the hospital will contact the insurer on your behalf. In fact, the hospital may intentionally NOT contact the insurer in an effort to run additional tests that may not otherwise be

approved. Some insurers specifically state that they will not pay for any PET/CAT, or MRI's unless they are pre-authorized for this very reason. Some insurers will also not pay a claim for an emergency incurred in a country or region for which the Canadian government has issued either an "avoid non- essential travel" or "avoid all travel" warning.

What can you do to ensure that you have proper medical coverage in place when you travel?

1. Ensure you are in good, stable health and are not traveling against doctor's orders.
2. Take your OHIP card, travel insurance card and plan brochure with you when you travel.
3. Call the insurer the moment an event arises. Do not wait for the hospital or clinic to do so.
4. Check the website <http://www.voyage.gc.ca/>

In our annual renewal package, we include brochures describing your travel coverage, how to access it, and general claim information including plan limitations. If you would like a pdf copy sent to you please e-mail us at: dave@mainstayinsurance.ca



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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...

You can create your own HR policies and documents using the [ConnectsUs HR Toolkit for Small Business](#) that we make available to Mainstay clients at no charge.

You also get unlimited **HR on Call** support for your business and the use of the **HR Toolkit** with this offering, plus a customized HR document of your choice.

Reach out and we'll get you signed up and using it today.

Don't forget to include these on your employee T-4's

Box 85 – Employee Contributions to health & dental premiums

As employers prepare 2024 T4's, you can make life easier for your employees. By reporting your employee's payroll contributions to the health and dental premiums in Box 85, you help ensure your staff obtain the medical Expense Tax Credit (METC) where available.

This avoids employees being audited for proof of contributions and saves you having to write letters for them to explain the contribution amounts.

You can find more about the history of box 85 and its intent [HERE](#). The CRA info is [HERE](#), or ask your accountant for assistance.

Box 45 - Employer-Offered Dental Benefits (T4A's use Box 015)

This reporting requirement affects all employers offering dental plans beginning with the 2023 tax year.

This reporting is **mandatory** for the 2024 T-4s that you will be preparing shortly.

Please use the following codes as relevant:
Code 1 – No access to any dental care insurance, or coverage of dental services of any kind.

Code 2 – Access to any dental care insurance, or coverage of dental services of any kind for **only the payee**.

Code 3 – Access to any dental care insurance, or coverage of dental services of any kind for **payee, spouse and dependants**.

Code 4 – Access to any dental care insurance, or coverage of dental services of any kind for **only the payee and their spouse**.

Code 5 – Access to any dental care insurance, or coverage of dental services of any kind for **only the payee and dependants**.

We have received many questions from clients including:

- What about employees who "waive" coverage? How are they coded? (**3, 4, or 5**)
- What about classes that have no benefit? (**Code 1**)
- What about Health Spending Accounts (HSA's)? Do they need to be reported? (**YES, they can be used to pay dental expenses (3, 4, or 5)**)
- What if the employee used up the HSA for health? (**Code 2 or 3, same as someone who used up an insured dental benefit**)

Please do not hesitate to reach out to us or speak to your accountant or payroll company for additional assistance or information.

Helping to Build a Health Centre in The Gambia

I'm excited to provide you with an update on our latest project. Nine volunteers travelled to The Gambia last month, working in the field along side community members from the surrounding villages. By the time they returned home, the land was fully cleared and more than 7,000 bricks had been made (each made by hand with 18,500 needed in total). Since their return, the local community is continuing with the brick making efforts.

We are in very good shape for the next phase of our project (the build).



I'm planning to return in 2025 to help with the construction.

If you're interested in helping, you can donate at www.HATN.org.

Mainstay will match any donations made before the end of the year to a maximum of \$5,000. Just let us know that you made a donation and we will do the rest.

We wish you and your families a safe and happy holiday season and all the best for the new year.