



*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](http://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) in order to provide quick access to other websites.

If you use a form that is not on our website and would like it added, please send us an e-mail at:

[Dave@mainstayinsurance.ca](mailto:Dave@mainstayinsurance.ca)

## Did you know that...

...there are **Free** online telemedicine services available in Ontario, British Columbia and Alberta such as:

<https://tiahealth.com/>

You can reach out to a doctor to get assistance with simple medical issues, a referral, lab requisitions, prescriptions (& refills), mental health support, and more.

There are also mail order pharmacies with great rates and free delivery. We have had very good success with:

<https://www.pocketpills.com/>

Call us at: 1-905-886-9203

or send us an e-mail to:  
[dave@mainstayinsurance.ca](mailto:dave@mainstayinsurance.ca)

## Life (as an employee) in the world of COVID-19

To say these have been challenging times is definitely an understatement.

Everyone across Canada has been affected by the global pandemic. We are now starting to see light at the end of the tunnel, as we approach the next stages of recovery. You are going to face many unique challenges around both the access and payment of healthcare expenses as things return to "normal".

Many of the medical services that have traditionally been fully reimbursed by benefit plans will see changes that will impact what you'll be able to submit and be reimbursed for.

Some services such as massage therapists, may have a reduced number of patients they can see in a day to ensure physical distancing up in waiting areas. The time between patients will also be longer to allow for a more thorough room cleaning. This time may also translate to a longer wait to book an appointment. We will also see both therapists and patients required to wear masks in order to protect you both. There may even be higher charges due to fewer patients being seen, but we are anticipating these to be minor.

Dentists on the other hand, by the nature of their work are facing more serious challenges as they return.

Their close proximity to the patient means the dentist and assistants will need significantly higher than normal types of Personal Protective Equipment (PPE).

Some dental procedures that can cause an aerosolization of fluids which causes several additional areas of risk. These procedures themselves place the treating dentist, hygienist and support staff at greater risk than normal due to the close proximity of work being performed. In addition, the air carrying these particles can move through building HVAC systems and potentially place others at risk.

The procedures around preparing the room for your visit will require more thorough cleaning and disinfecting before allowing the next patient to enter. This can't occur until after the air in the room is allowed to settle which can take several hours depending on the services and equipment being used. The staff prepping the room will also be required to make a change in PPE for cleaning and before meeting the next patient.

These requirements will mean that the costs will be considerably higher

than normal. Just the PPE for the dentist and assistant can cost as much as an extra \$125 per patient. At this point, we are seeing charges of \$10-25 being more typical.

These additional costs may be passed on to you by your dentist or dental hygienist, and are likely NOT be covered by your benefit plan. This is in part due to the fact that these costs are not included in the Canada Revenue Agency (CRA) interpretation eligibility. Insurers use the provincial fee guides to establish Reasonable and Customary (R&C) fees which determine what plans will reimburse.

Currently, the Ontario Dental Association (ODA) is considering making changes to the fee guide pricing, but these changes will likely not be effective until January 2021. In the meantime, they have added PPE codes for dentists to use when recording billings and adding surcharges, but insurers will likely not be able to pay for them.

As a result, you may see additional costs for your dental visits that you as the patient will be required to pay for.



## Mainstay Insurance Brokerage Inc.

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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...

*... An Associate Professor at Carleton University has put together a resource document for employees and employers who are searching for information on government support programs.*

*It is quite thorough, regularly updated and provides details on both provincial and federal assistance programs.*

<https://t.co/m0dXFYIZwk?amp=1>

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 as well as any relevant legislation shall always take precedence. Always obtain appropriate legal, human resource or accounting advice.

## Ensure your provider is kept up to date

As businesses begin their pandemic recovery process, most employers are going to face challenges returning employees to the workplace. Some employees are going to be rushing to get back, while others will be reluctant to do so. These could be because of childcare issues as summer camps and daycares remain closed or family caregivers are unavailable. Some employees may have personal health concerns, be older, or have compromised

immune systems or pre-existing health issues. They may live with someone who has these issues or that is a first responder or front-line worker and do not want to put anyone else at risk. Many employers will not be bringing people back until after Labour Day. Regardless of your process or timing, we'll have to let insurers know if any laid off employees will be returning to work. Those who were laid off

without benefits will have them restart, and those who kept benefits will have their files updated to show they are back actively at work.

If your staff have remained on your benefit plan the entire time and just worked from home, you likely do not need to update the insurer.

If in doubt, reporting changes is better than not.

## Do you have a friend or associate who might be dissatisfied with their benefits advisor? We can help.

We've been very fortunate in that many of our clients have been able to work remotely as the COVID pandemic has continued longer than any of us could have imagined.

Some have been irreversibly harmed, the majority have stayed status quo (with a bit of adaptation), and others continue to grow and thrive. There is no "one common story" with this pandemic.

In order to ensure the continued growth and success of Mainstay, we are reaching out to our fantastic clients for some assistance.

**Do have any friends or business associates who we might be able to help with their employee benefits?**

As you know, we don't just accept anyone as a client. We like to partner with successful small and mid-sized firms (under 150 employees) just like yours.

We especially like to work with people who don't

currently work with group insurance specialists.

**We can show them several ways to protect themselves, and their firms, from millions of dollars of potential liabilities.**

Most generalist brokers are not even aware of the issues or the risky position that they are putting their clients in.

Don't worry, if you're our client we've structured your plan to help protect you from these issues. We do so through your plan structure and by suggesting you obtain the free liability coverage rider to your Commercial General Liability policy.

**If you know someone with a business and think Mainstay can be of service, please give them a call and let them know about us. A few questions to ask them...**

Is their benefits advisor a group specialist?

Have they been supported during the pandemic?

Do their calls and e-mails get returned promptly?

Do they have a plan administrator checklist? Or have they had a risk analysis carried out?

**If the answer is NO to any of these questions, I bet we can help.**

If they want to know more about what we do, not just for our clients, but for the industry, they can visit...

<https://www.mainstayinsurance.ca/speaker-biography-dave-patriarche/>

We appreciate your business and the trust you place in us.

We think they will too.