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# From the Masthead



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

## Coordination of benefits – How's it work again?

We are often asked how claims are paid when there is more than one benefit plan involved.

If you or your dependants are insured for similar benefits under another benefit plan, your provider takes this into account when determining the amount you will be reimbursed. This process is known as Co-ordination of Benefits (COB).

COB allows for the reimbursement of insured medical and dental expenses from all benefit plans they may be covered for, up to 100% of the benefit cost.

### Order of Benefit Payment

A variety of circumstances will affect which plan is considered as the "Primary Carrier" (ie., responsible for making the initial payment toward the eligible expense), and which Plan is considered the "Secondary Carrier" (ie., responsible for making the payment to cover the remaining eligible expense). If the other plan does not provide for Co-ordination of Benefits, it will be considered as the Primary Carrier, and will be responsible for making the initial payment toward the eligible expense. If the other plan does provide for Co-ordination of Benefits (as most plans do), the following rules are applied to determine which plan is the Primary Carrier.

### For Claims incurred by you or your Dependant Spouse:

The plan insuring you or your dependant spouse as an employee/member pays the benefit cost before the plan that is insuring you or your Spouse as a dependent.

In situations where you or your dependent spouse have coverage as an employee/member under more than one Plan, the order of benefit payment will be determined as follows:

- ° The plan where the person is covered as an active full-time employee, then
- ° The plan where the person is covered as an active part-time employee, then
- ° The plan where the person is covered as a retiree.

### For Claims incurred by your Dependent Child:

The plan covering the parent whose birthday (month/day) is earlier in the calendar year pays benefit costs first. If both parents have the same birth date, the plan covering the parent whose first name begins with the earlier letter in the alphabet pays first.

However, if you and your spouse are separated or divorced, the following order applies:

- ° The plan of the parent with custody of the child, then

- ° The plan of the spouse of the parent with custody of the child (i.e., if the parent with custody of the child remarries or has a common-law spouse, the new spouse's plan will pay benefits for the dependent child), then
- ° The plan of the parent not having custody of the child, then
- ° The plan of the spouse of the parent not having custody of the child (i.e., if the parent without custody of the child remarries or has a common-law spouse, the new spouse's plan will pay benefits for the dependent child).

Where you and your spouse share joint custody of the child, the plan covering the parent whose birth day (month/day) is earlier in the calendar year pays benefit cost first. If both parents have the same birth date, the plan covering the parent whose first name begins with the earlier letter in the alphabet pays first.

### Healthcare Spending

**Accounts (HSA)** should be treated as a last payer, and claims should be submitted to your and your spouses insurance plans before using the HSA to pay any additional costs not yet covered.

<https://www.mainstayinsurance.ca/mainlinkimages/cob.pdf>

## 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...

...many employers provide **Employee Assistance Programs (EAP's)** to support you and your family in dealing with a variety of challenging issues. Check your employee benefit booklet (and/or spouses) for details and contact numbers.

Thanks to funding from the Government of Ontario, an organization called [Mind Beacon](http://www.mindbeacon.com) is also providing free mental health support for Ontario residents dealing with stress, anxiety, depression and more. Check out the site below for detail.

<https://info.mindbeacon.com/btn542>

Need help finding a number, or just help in general, please do not hesitate to call or e-mail me:

Call us at: 1-905-886-9203 or send us an e-mail at: [dave@mainstayinsurance.ca](mailto: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...

...during COVID, the industry has been seeing a number of changes from "paperwork" to "e-documents" in many areas of insurance. One area that remains elusive is a common standard on beneficiary designations (ink or e-signed).

As a result, you may be required to collect and hold onto original signed enrolment forms for proof at the time of a claim. Keep them safe.

## Looking to learn more about benefits? Read this...

We think ongoing education is one thing that we can all do to continuously improve. We attend events to develop ourselves and our clients. We also run events to educate benefit advisors across Canada.

So, why does this matter to you? Because we want to let you know that there are always educational opportunities for you if you want to learn more about benefits. In no particular order here are just a few...

-Subscribe to and read the Mainstay quarterly newsletter. The front is for employees and the back for employers.

- Subscribe to and read the Mainstay Blog. We publish it every week or two to keep you informed

- Get a copy of my book "Selling Benefits". It's about growing and developing relationships and is a lot more than just benefits or sailing

- Attend a Canadian group Insurance Brokers event (we are starting them again in the fall). While these are designed for benefit advisors, you are also welcome to attend and event where few employers are typically invited.

All of these are free for Mainstay clients. Others can subscribe, purchase and pay non-member prices as applicable.

If you or your staff ever have questions about your existing or potential new benefits, how things work, what options are available, just give us a shout.

If you have friends or family members who need help navigating the Canadian healthcare system (or a referral to the US), just ask us. We have a network around the globe that can provide assistance if/when you need it.

## Summer sailing with Mainstay – COMING SOON

It's that time of year. Sailing season in Ontario has finally begun, albeit a bit late and with a few restrictions still in place at public marinas.

I am hopeful that we will be able to start taking out small groups of vaccinated people in July once Ontario reaches the next stage of re-opening. Until then, the marina

remains closed to the public and we can only allow guests from a single household.

If you're interested in receiving an e-mail once the sailing calendar opens, please drop us an e-mail as we are in the process of building a new e-mail list.

If you're looking for more info on these day sails, we do half day sails on Wednesday afternoons and full-day sails on Fridays (weather permitting). For further details please visit: <https://www.mainstayinsurance.ca/summer-sailing-with-mainstay/>

## Post COVID travel and areas to be aware of...

Things continue to change and will likely evolve for some time to come as we continue to navigate through the pandemic.

As I write this, we are awaiting changes on travel restrictions and what the future will hold. As a result, we are starting to get questions regarding; group travel coverage, the reimbursement for the cost of tests related to travel (e.g. PCR COVID tests)

and/or for quarantine expenses (e.g. hotels etc.) incurred by the employee as a result of their travel.

In general, most group plans are covering emergency medical treatment while travelling. Many will NOT reimburse employees or dependents for non-medically necessary

expenses (like those listed above).

Anyone travelling (for business or pleasure) should always follow the Canadian government travel advisories available at; <https://travel.gc.ca/travelling/advisories>

If you are unsure, please give us a call (or your insurer) before you leave.