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NEBS Bulletin

Northern Employee Benefits Services for NWT & Nunavut

Message from the CEO

The Pandemic has changed the world around us and continues to force us to adapt. Other than the first few months of the Pandemic, NEBS has managed to remain open, keeping operational continuity in the office and to continue to serve our members.

The NEBS Investment Fund is the means in which members' pension obligations are paid. The fund is managed by Connor, Clark and Lunn, and Bentall Green Oak (Real Estate Managers). The investment fund currently sits at $381 Million. The funds are invested in low-risk asset mixes and markets, and have averaged an 8% annual return over the last 5 years.

NEBS employs an independent investment consultant to assist in monitoring the fund and advising the CEO and Pension Committee. The Statement of Investment Policy (SIP) guides the type and amount of asset mixes that are to be included in the Fund. The SIP is approved by the Pension Committee and is implemented by the Investment Manager.

Markets have been impacted by the Global Pandemic, but the NEBS Investment Fund has done well through careful and prudent investing.

The Group Insurance and Benefits Program has seen some increases in rates, but the NEBS Board of Directors works very hard with our insurer to keep insurance and benefit costs for our members as low as possible. NEBS will be communicating to all of our members the 2022-2023 rates in May of this year.

On behalf of the NEBS Pension Committee, Board of Directors, and staff, we wish all of you the very best for 2022.

Regards,
Shawn Maley
Chief Executive Officer

NORTHERN EMPLOYEE BENEFITS SERVICES

Important Notes

NEBS 2021 Pension Adjustments Note

Pension Adjustments (PA's) will be calculated and uploaded to the NEBS Website Portal in February 2022. Authorized users will receive an email when the documents have been posted. If you are not an authorized user, please request access by emailing info@nebsnorth.com.

All 2021 premiums must be paid in order for the pension adjustments to be released. If you have any questions regarding the status of your organization's account, please contact the NEBS Finance Officer, Ritah Lunkuse, directly at finance@nebsnorth.com.

Payments for Health and Pension contributions must be made on separate cheques, one for health, and one for pension. We cannot deposit cheques that combine both Health and Pension Premiums. Any combined cheques will be voided and sent back to the employer. Please be sure to include the invoice numbers being paid with each cheque.

2% interest is charged on all overdue invoices and appear on the monthly statements. They are due immediately and subject to additional interest if they remain unpaid.

NEBS accepts direct deposit which may assist you during the pandemic. Please contact our office for more information. Please ensure health and pension are direct deposited to the correct account information as NEBS cannot transfer payments between accounts. Notices of payment must be sent along by email with each direct deposit.

Notices & Reminders!

For more information, visit page 4

- Employee Enrollment Forms
- Employee Leave
- Employee Salary Changes
- Life Event Changes
- Top Five Administrator Tasks
- Drug Prior Authorized Forms

Updated Forms

Please be advised that the following forms have been updated and are available on our website:

- Enrollment Forms (Health Only)
- Enrollment Forms (Health and Pension)
- Information Change Form (Health Only)

Notices and Reminders

Employee Enrollment Forms

NEBS requires Employers to submit enrolment forms for newly hired Employees no later than 31 days after their date of hire. If your organization has a waiting period NEBS will apply it and contact you prior to enrollment to confirm still active at work. Late enrollment puts the Employee and Employer at risk as coverage is often not in place when it should be or is thought to be. After hire, by immediately completing enrolment forms and submitting them to NEBS, this risk will be reduced.

Top 5 Administrator Tasks

1.Add new enrolments and dependent (within 31 days of their eligibility date)
2. Terminate plan members and dependents (date of termination is the last day actively at work. Terminated members are billed up to and including the last day of active work).
3. Update salaries
4. Update addresses
5. Update beneficiary (ies)

Drug Prior Authorization Forms

Updates have been made to the Prior Authorization Drug forms. Ensure that you are using the correct form as some forms are medication specific and some are illness specific. If you have any questions please contact The Co-operators Client Service Center toll free at 1-800-667-8164.

Employee Leaves

If you have an employee taking a leave of absence (maternity, parental, compassionate care, education, or other) this year please submit the Notice of Employee Leave Form prior to the Employee going on leave. Both the Employer and Employee signature are required.

Employee Salary Changes

Salary changes should be received prior to their effective date. NEBS can only go back 30 days from receipt of the salary change form. Pension members have the choice to buyback to their effective date in the event of late notification. If there are more than eight employees requiring salary changes. NEBS requires the change form by the 10th of the month.

Life Event Changes

Life event changes need to be communicated to NEBS as soon as possible to avoid disruption or denial of coverage. For example, a new baby, marriage/common-law relationship changes, etc. Information change forms can found on our website www.nebsnorth.com or by emailing info@nebsnorth.com.

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Finance Department Note

Account Credits

NEBS would like to request that all employers be sure to review their health and pension invoices prior to submitting payment, in order to accurately pay the invoice amounts as listed on the invoice. If there is a credit on the account, it will be shown on the statement as a negative value. Please deduct this amount from your next invoice payment in order to use up the credit. If the credit is high enough to cover your next invoice, please do not issue a payment as NEBS will apply the credit to the upcoming invoice.

Invoice Authorization

Effective March 31, 2022, hard copies of the NEBS Health and Pension Premium Invoices will no longer be mailed out to employers, unless specifically requested. If you currently receive mailed hard copies of the monthly invoices, and require this to continue, you must notify us via email by contacting info@nebsnorth.com.

Delinquent accounts will continue to receive hard copies of their invoices for as long as their accounts are overdue.

All invoices are accessible on the NEBS Website Portal. If you do not have access to the portal, please contact Julia Randell at admin@nebsnorth.com to be set up with an account.

Direct Deposit Payments

When submitting invoice payments by direct deposit, notifications of direct deposit (referencing the invoice number) must be emailed to NEBS immediately after the payment has been issued.

At the top of the page of the NEBS invoice you can see the last payment that was received and applied to the account. If “NEDD” is beside the payment, that indicates that no direct deposit notification was received. If “DD” is beside the payment, the direct deposit notification had been received.

If you would like to transition from paying your invoices by cheque to direct deposit, please contact Ritah at finance@nebsnorth.com to be provided the direct deposit information for the health and pension accounts.

Invoice Remittance Slips

NEBS would like to remind employers that on the last page of every invoice is an invoice remittance slip. These must be signed and submitted (via email or mail) with every payment, including those done by direct deposit.

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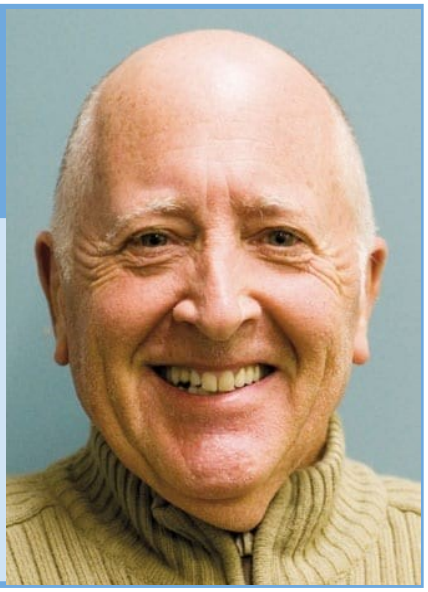
NEBS Scholarship

The NEBS Blake Lyons Good Citizen Scholarship



The Blake Lyons Good Citizen Scholarship is made possible by the Northern Employee Benefits Services' Board of Directors on an annual basis. These scholarships are awarded to 2 students, one from Nunavut and one from the NWT, that have shown an extraordinary commitment to community service, volunteerism, and leadership.

2022 Award Recipients

The two scholarship award recipients are:

Ashley Newman (Nunavut) and Caitlyn Beck (NWT).

Ashley Newman was born and raised in Kugluktuk, NU. Ashley is currently studying nursing at the University of British Columbia, and once graduated will be returning north to work in Kugluktuk. She has been actively involved in volunteer activities as a member of the Kugluktuk Youth Council, community cleanups, student council, and Natiq Frolics.

Caitlyn Beck was born and raised in Yellowknife, NT. Caitlyn is studying to become a doctor at the University of Toronto and was awarded a place on the Dean's List. Her volunteer background includes Orange Shirt Day activities at school, volunteering with activities through her church, hosting Indigenous Day activities, and a leading member of the Adopt-a-Family Program in Yellowknife which ensures disadvantaged families have Christmas dinner and gifts.

Here 4 You @ Work - NEBS

NEBS Employee members now have access to a new program for professional and confidential assistance services called HERE 4 YOU @ Work–NEBS. This service replaces the previous Post Action Plus program.

The HERE 4 YOU @ Work–NEBS program is available to any NEBS Employee Members that would like counselling support related to: Mental Health, Relationships, Family, Personal or Emotional Problems, and Workplace Issues.

Employee Members can receive support by a dedicated professional over the phone and online. This service is available 24 hours a day, 7 days a week.

Employee Members just need to call 1 (844) 880-9142 (TTY 1 (877) 338-0275) and identify themselves as a HERE 4 YOU @ Work–NEBS Member. All communication with HERE 4 YOU @ Work–NEBS is completely confidential.

WHO CAN USE THIS BENEFIT?

This benefit is attached to the LTD benefit. If the member has LTD they are eligible.

CAN MY DEPENDENT USE THIS BENEFIT?

This benefit is only offered to the Employee Member and not their Dependents.

WHO PAYS FOR THIS BENEFIT?

There is no extra charge to Employers or their Employees for this benefit. It is included in the LTD premium.

HOW MANY HOURS ("VISITS") ARE INCLUDED?

There is no maximum or set number of hours ("visits"). Each case is assessed on its own merits and will be given the appropriate number of hours ("visits").

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GROUP BENEFITS

Spend more time doing what matters most

Enjoy the freedom and convenience of the user-friendly, fast, and secure Benefits Now® app.

> Navigate through your policy information, personal profile, coverage summary and benefit maximums.
> Track your pending and processed claims.
> Snap a photo of your receipts and upload it along with your claim.
> View your pay-direct drug card.
> Manage your list of registered providers.
> Contact the Client Service Centre and access more information through the *Ask a Question* feature.

Need help?
Visit cooperators.ca or call 1-800-667-8164 with your group and certificate numbers on hand. A client service representative can set up your Benefits Now® access during the call.

Download the Benefits Now® app today on

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Elected and Appointed Officials Plan Coverage

Benefits Summary

If the employer group has chosen to provide this plan for their elected or appointed officials, you will receive this coverage and are eligible for these benefits.

You must complete and submit your enrollment form to the NEBS Office to become eligible for these benefits. Your coverage continues as long as you continue to serve as an elected councilor or appointed director for the employer.

Life Insurance Coverage

In the case of your death while serving in office for a NEBS Employer, your beneficiary will receive a payment of life insurance.

- If you are under 65 years of age at the time of death, your beneficiary will be paid $100,000.
- If you are 65 years of age or older at the time of death, your beneficiary will be paid $50,000.
- If you become terminally ill you may be eligible for Living Assistance Benefits, as an advance payment of life insurance, to help meet your medical or other health and welfare expenses.
- Certain conditions apply and this benefit is at the sole discretion of the insurance company.
- Your life insurance benefit terminates at age 70.

Accidental Death, Disease and Dismemberment Coverage

Accidental Death Benefit: If the insurance company is provided with proof that your death occurred as a direct result of accidental bodily injuries resulting from external, violent, and accidental means without negligence on your part, the insurance company will pay to your beneficiary an amount equal to your life insurance.

Critical Disease Benefit: If, after the effective date your coverage begins with NEBS, you are diagnosed with a critical disease and become totally disabled, as defined under the Policy, and have not been able to work at any occupation for at least nine (9) months, the insurance company will pay you an amount equal to 10% of your life insurance coverage. Benefits are limited to the first covered critical disease in your lifetime. Critical Disease is defined under the Policy.

Accidental Disease/Dismemberment Benefit: If the insurance company is provided with proof that you sustained a loss of the use of a part of your body as a direct result of a critical disease or bodily injuries resulting from external, violent, and accidental means, without negligence on your part, the insurance company will pay a percentage of your life insurance amount based on the Loss Schedule indicated in the Policy (i.e. paraplegia, hemiplegia, quadriplegia, limbs, sight, hearing).

Your accidental death, disease, and dismemberment benefit terminates at age 70.

Travel Benefits Plus

Out-of-Country Emergency Care provided under your extended health care plan is not travel insurance, but provides coverage for medical expenses related to emergency medical care. Expenses include treatment by a doctor, hospitalization, x-rays, and laboratory test as a result of a medical emergency.

Emergency Medical Travel Assistance (EMTA), also included in your extended health care plan, provides 24-hour assistance to travellers who find themselves in an emergency medical situation. EMTA services include:

- Advice about doctors and hospitals
- Confirmation of coverage and advance payment where required
- Arrangements for medical transfer home by air ambulance
- Contact with treating physicians and family
- Legal referrals
- Referrals to English-speaking doctors
- Consulate and embassy referrals
- Telephone assistance with interpreters

In addition to the benefits provided under Out-of-Country Emergency Care and EMTA, it is important to consider the financial impact of the non-medical expenses related to a medical emergency while travelling.

Travel Benefits Plus has been added to your extended health care plan to supplement the benefits provided under Out-of-Country Emergency Care and Emergency Medical Assistance. It provides protection for plan members and their families against unanticipated expenses related to a medical emergency.

Travel Benefits Plus provides coverage for:

- Family transportation expenses
- Emergency reunion transportation costs
- Trip delay transportation costs
- Transportation costs for return of dependent children
- Return of vehicle expenses
- Out-of-Pocket allowance for living expenses
- Return of body or cremation expenses for plan member and dependents
- Cost of economy airfare for a family member to identify the deceased

GROUP BENEFITS

Did you know?

On average, Canadian families need four to six times their annual household income in insurance coverage. If you find that your needs are greater than the life insurance you currently have in place, Optional Life Insurance through your group benefits plan can be an affordable way to purchase the additional coverage your family needs.

Get the extra protection you need with Optional Life Insurance

Coverage is available for both you and your spouse and you must provide evidence of good health at the time of application. Your plan member booklet outlines how much coverage you can apply for, and your plan administrator can provide you with information on how much it will cost.

If you leave your current employer for any reason, you can convert your group policy to a Co-operators individual policy without providing additional medical evidence (some restrictions may apply; refer to your plan member booklet for details).

How do I apply?

1. Complete the Optional Group Life Insurance Application found on www.cooperators.ca/groupbenefits > Forms, or on the Benefits Now® for Plan Members website.
2. Send the completed application to the Group Medical Underwriting Department at the address listed on the form.
3. If additional medical evidence is required or if we have questions, we will contact you and provide further direction.
4. Once we have made a decision on your application, you will be notified in writing. Coverage is not in place until you are approved.

If you have questions about Optional Life Insurance or the application process, please contact your plan administrator.

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Submitting Extended Health and Vision Claims

Many Health and Vision Care providers can now submit claims directly to The Co-operators on your behalf. This reduces the need to complete a paper or e-claim submission and help lower your out of pocket expenses. The following health care providers are eligible to submit claims using theclaimsXchange®: Chiropractors, Chiropodists, Massage Therapists, Osteopaths, Physiotherapists, Podiatrists, Speech Therapists, and Vision Care Service Providers.

Be sure to have your group and certificate numbers with you. Your service provider will need them to submit your claim. The numbers are available on your pay-direct drug card, from your plan administrator or by calling the Group Client Service Centre at 1-800-667-8164. If your Health or Vision Care provider submits your claim electronically there's no need for you to complete a paper or e-claim. If your plan requires that you have a referral from a doctor for a particular service, you must bring that along so the provider can include that information at the time of the claim.

Your Health or Vision Care provider has the option to accept assignment of benefits or require you to pay the full amount of the service provided. If your provider accepts assignment of benefits, you will have to sign an Assignment of Benefits form and you'll pay only your portion of the claim when the service is provided. Be sure to keep copies of your receipts in case of an audit.

If your Health or Vision Care provider is not already registered to submit claims using theclaimsXchange®, please refer them to www.theclaimsxchange.com. The site will walk them through a quick registration process to allow them to begin to submit claims on your behalf. If your provider has problems submitting a claim or registering for theclaimsXchange®, they can contact the NexgenRx support line at 1-866-394-3648 or help@theclaimsxchange.com.

If you have any questions about theclaimsXchange®, please contact The Co-operators Group Client Service Centre through the "Ask a Question" feature in Benefits Now™ for Plan Members or by calling 1-800-667-8164.

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