

# NEBS Bulletin

Northern Employee Benefits Services for NWT & Nunavut

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Visit us at [www.nebsnorth.com](http://www.nebsnorth.com) for more information.

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### Message from the Chief Executive Officer

Welcome to the 2017 fall edition of the NEBS Newsletter. 2017 has been an interesting and productive year for NEBS with a number of accomplishments and milestones being reached.

In September of this year the new NEBS website was launched at [www.nebsnorth.com](http://www.nebsnorth.com). The website has been a while in the making and introduces our members to a brand new platform to get and receive NEBS information. Please see more about this exciting new development in this newsletter.

In August of this year the NEBS Pension Plan Investment fund exceeded 200 million dollars. Long term Pension Plan members might recall back to the early day with NEBS when the investment fund was limited to 6 million dollars. More on the Investment Fund in this issue.

2017 was a Board Election year for NEBS and the election results are found in this newsletter along with information for individuals interested in sitting on the NEBS Pension Committee.

Enjoy the newsletter!

Sincerely,

**Shawn Maley, CEO**



If you would like to receive NEBS newsletters by email please email [kendra@nebsnorth.com](mailto:kendra@nebsnorth.com)

# BOARD OF DIRECTORS ELECTION 2017

NEBS governing structure has a Board of Directors along with a Pension Committee. The Board consists of 8 elected individuals that have terms of 4 years each that are staggered with an election being held every 2 years.

In January of 2017 an Election Notice was sent out to all Employer Members and a call for nominations. Nominations were received and then closed in February and the election was held from April 1 to May 1. Voting is open to all employer members and the vote is weighted based on the number of employees in your organization. Voting can be done electronically or by mail.

This year there were 5 individuals nominated for 4 board positions. These individuals were:

- John McKee            Ft. Liard            (incumbent)
- Michael Cohen        Arviat                (incumbent)
- Adrien Amirault     Yellowknife        (incumbent)
- Tommy Bruce         Rankin Inlet
- Daryl Dibblee         Hall Beach

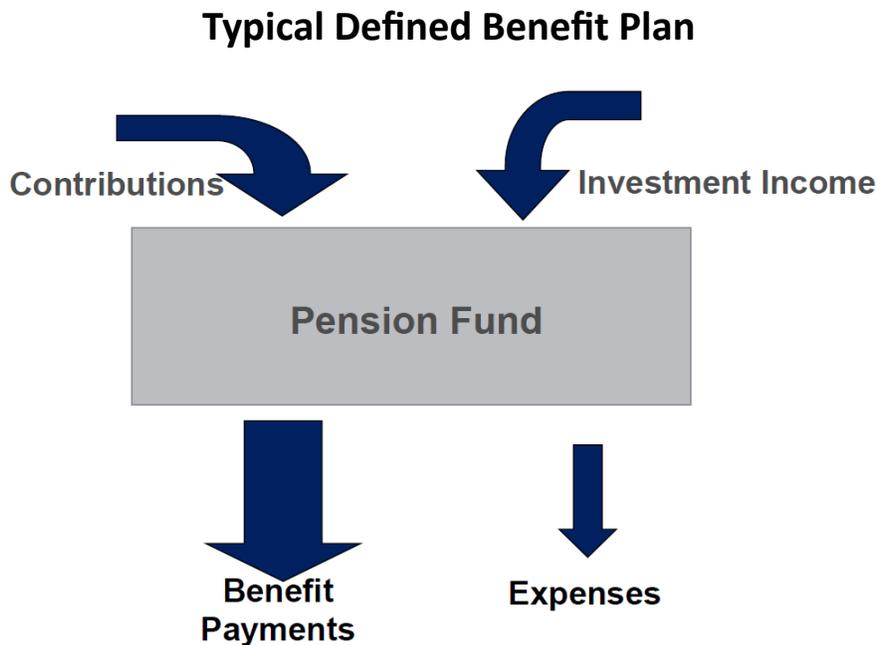
Once votes were tabulated the results of the election were announced at the NEBS AGM May 30, 2017. The elected Board Members are:

- John McKee
- Michael Cohen
- Adrien Amirault
- Daryl Dibblee



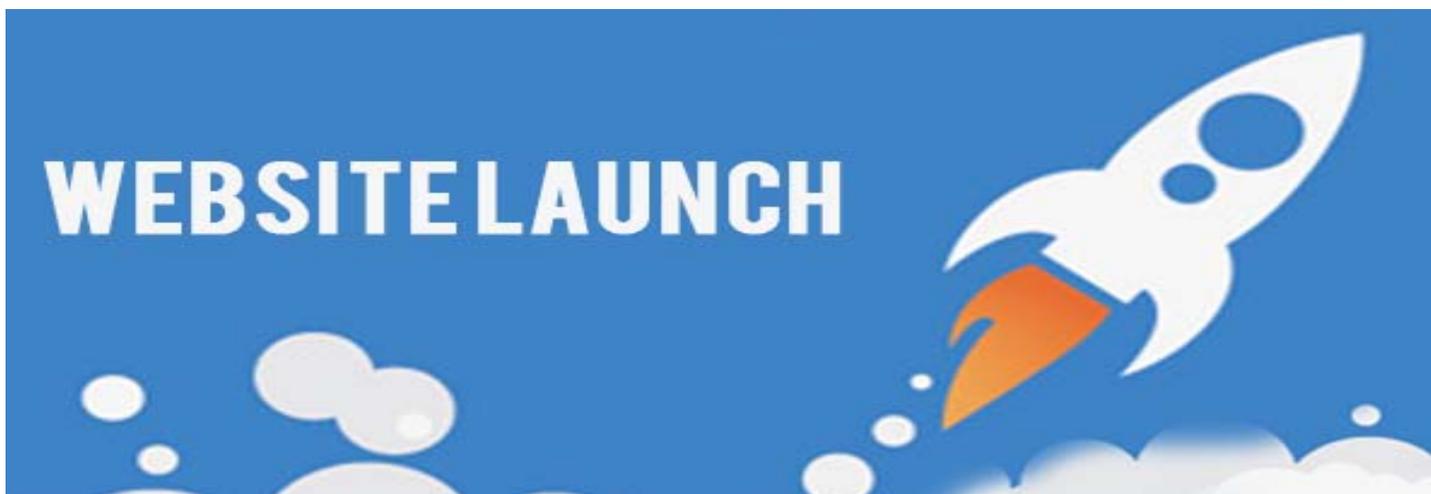
# PENSION PLAN NEWS

The NEBS Pension plan is a defined benefit plan which provides members with a defined pension income when they retire. A Defined Benefit member’s pension amount is determined by a formula combining service and salary. Defined Benefit Plans are funded through a combination of member’s contributions and investment income that form the Pension Fund. Benefit payments and administration expenses are also paid out of the Pension Fund.



The NEBS Pension Plan Fund is managed by Connor Clark and Lunn (CC&L) out of their Vancouver office. In addition to CC&L, NEBS also has a Real Estate Investment portfolio managed By Bentall Kennedy. Combined, the NEBS Pension Investment Fund is over 205 million dollars at the end of October 2017. In addition to Bentall Kennedy and CC&L, NEBS also uses the services of AON Hewitt who provide investment advice and oversight to the investments.





After months of hard work we are delighted to officially announce the launch of the new Northern Employee Benefits Services website [www.nebsnorth.com](http://www.nebsnorth.com)!

The new website is streamlined, easy to navigate, and packed full of information, forms and other resources to help you be even more effective at Plan Administration.

Some great features include:

- **Quick Connect** – Any questions? Send us a quick email directly from the website!
- **Submit a Claim** – Be directed to the Co-operators website where you can log in or sign up for Benefits Now and have the ability to electronically submit and manage your claims!
- **Am I Covered?** – Type in the name of your Employer and see which benefits they offer to you
- **Newsflash** – Have direct access to the most recent NEBS Newsletter as well as the Unclaimed Funds page
- **Pension Calculator** – Give it a try for an estimate of what your monthly pension is going to be! *For exact pension estimates please contact the NEBS office.*
- **Forms** – Up to date Employer and Employee related forms!
- **Health & Pension Information** – The most up to date plan details and booklets!

If you have any questions, suggestions, or feedback please do not hesitate to contact the NEBS office.

# Manage your claims on the go

## with the new Benefits Now® app

Forget about scanning receipts and attaching paperwork. With the Benefits Now® app for iPhone and Android™, you can manage your claims on the go. Simply snap a photo of your receipts and upload it along with your claim.



### Spend more time doing what matters most

Freedom and convenience are only the beginning of the Benefits Now® app experience. It's also user-friendly, fast and secure. Open the app and easily navigate through your policy information, personal profile, coverage summary and benefit maximums.

You can track your pending and processed claims, view your drug card and manage your list of registered providers. The app makes it simple to control your settings, contact the Client Service Centre and access more information through the Ask a Question feature.

### Discover how the app can help you

Log on to Benefits Now® for Plan Members to watch a short demo video and learn even more about the app. Have a question? Contact the Group Client Service Centre or use the online Ask a Question feature.

If you're new to Benefits Now®, call 1-800-667-8164 and have 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 on



Group Benefits



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GL244E (HBG555) (11/15)

## Submitting Extended Health & 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
- 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](http://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](mailto: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.

## 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 tests 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.

### The Solution

**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 Travel Assistance. It provides protection for plan members and their families against the often 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

# NOTICES & REMINDERS

## Employee Effective Dates

Please be advised that NEBS requires Employers to enrol newly hired Employees **either on their date of hire or effective after their established waiting period**. No other date will be accepted.

Historically NEBS allowed the Employer to choose effective dates for newly hired Employees but this is no longer the case.

## Employee Enrolment Forms

Please be advised that NEBS requires Employers to **submit enrolment forms for newly hired Employees no later than 31 days after their date of hire**. Effective coverage days (either immediately or after the waiting period) will still apply but the enrolment documentation must be submitted.

Historically NEBS has allowed Employers to submit enrolment documentation for its Employees after deadlines, however late enrolment puts the Employee 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.

**Please contact the NEBS office if you have any questions.**

# NOTICES & REMINDERS

CONTINUED

## Life Event Changes

Life event changes are a normal part of our lives but it is important to ensure that you communicate these changes to the NEBS office to ensure that there is no disruption of coverage or benefits. Life event changes include:

- A new baby
- Marriage/common law relationships
- Death of a spouse
- Death of a child
- Loss of wages
- Disability short or long term

With respect to any life changes not mentioned here please call the NEBS office and enquire and we can advise.

## Top Five Administrator Tasks

1. Add new enrolments and dependents (within 31 days of their eligibility date)
2. Terminate plan members and dependents (within 31 days of the members last active day worked)
3. Update salaries
4. Update addresses
5. Update beneficiary(ies)

# NOTICES & REMINDERS

CONTINUED

## Drug Prior Authorization Forms

Updates have been made to the Prior Authorization Drug forms. Please ensure that you are using the correct form as some forms are medication specific and some are illness specific. If you have any questions or need assistance in finding the correct Prior Authorization form located on Benefits Now, 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.

## From the NEBS Finance Department

Payments for Health and Pension must be made on separate cheques. Payments received combined will be sent back to the employer.

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.

**Please contact the NEBS office if you have any questions.**

# NOTICES & REMINDERS

CONTINUED

## 2017 Pension Adjustment for T4 Purposes

In early 2018 you will receive a list of pension adjustments from our office. Pension adjustments are an integral part of your employee's T4, and it is a CRA requirement that this information be included on each individual employee's T4.

If your T4's are issued by a 3<sup>rd</sup> party, you will need to forward the list to them as soon as possible.

**In order to receive your pension adjustment list, your account with NEBS must be current and all 2017 premiums paid in full.** While we make every effort to ensure you receive your pension adjustments as early in the year as possible, we cannot issue them if premiums are outstanding.

Please advise your finance department that payment for ALL 2017 pension premiums must be received prior to the figures being released. In order to avoid delaying the release of the pension adjustments, we will accept a scanned or faxed copy of a **SIGNED cheque** of an amount that brings the account current.

**Please contact the NEBS office if you have any questions.**

