

# Questions & Answers

## The Decision to Change Carriers

### 1. Why are you making a change in benefit providers?

Green Shield Canada (GSC) was selected from a field of potential vendors through an evaluation process that assessed long-term financial goals, suitability of underwriting arrangements, and strength of customer service solutions.

The change in benefit providers enables the plan to more cost effectively provide extended health and dental benefits for our retired members and their dependents, and to work together to manage the affordability of the benefits programs.

### 2. Who is Green Shield Canada?

Green Shield Canada (GSC) is a leading Canadian not-for-profit unionized health and dental benefits carrier. They support over 1.9 million plan members in a variety of industries from manufacturing, public service, education, union and other employer and association groups. GSC has offices in Burnaby, Calgary, London, Windsor, Toronto, and Montreal. To learn more about our new carrier, please visit [greenshield.ca](http://greenshield.ca).

### 3. When is the change of carrier happening?

The change is effective April 1, 2017.

### 4. When will I receive my new benefit card?

You will receive your new benefit card (GSC ID card) in the mail in March as part of GSC's welcome package.

### 5. What do I need to do now?

There is nothing for you to do now. GSC is working hard to get you and your plan set up on their system. You will receive more information in your Winter 2017 edition of Pension Life, and your welcome package will arrive in the mail in March.

### 6. Do I need to tell my health care provider about the change in coverage?

Not yet, as all claims incurred prior to midnight on March 31, 2017 should continue to be submitted to Pacific Blue Cross (PBC). From April 1 onwards, you can certainly let your health care provider know about the change and you will have your new ID card to update their records. In addition, GSC will be sending out targeted communications to health care providers across the province to announce the change in carriers and provide a reminder about GSC's direct billing capabilities, which position providers to submit claims on your behalf. GSC has all pharmacies and the majority of dental providers set up for direct billing as well as most vision care providers and many extended health care practitioners.

**7. When can I access GSC's Plan Member Online Services site and their Change4Life health portal?**

You will receive more information on how to register in your welcome package (in March). You will be able to register as of April 1, 2017.

**8. If I do not currently have post-retirement group benefits coverage with PBC, is there still an opportunity for me to apply for GSC coverage?**

Yes, provided that you have proof of continuous coverage since your date of retirement (e.g. under a spouse's plan or an individual insurance product), you are eligible to enroll with GSC, starting on April 1, 2017.

### How Will The Change Affect Me?

**9. Will my health and dental benefits coverage change? Will there be a different plan design?**

No. There are no changes to extended health and dental plan designs, eligible expenses, annual and lifetime maximums, or prior approved drug authorizations for specialty medications.

**10. I live outside BC. How will I be impacted?**

As above, there are no changes to extended health and dental plan designs, eligible expenses, annual and lifetime maximums, or prior approved drug authorizations for specialty medications.

You will receive your new benefit card (GSC ID card) in the mail in March as part of GSC's welcome package. As of April 1, 2017, you will have access to GSC's Plan Member Online Services site and Customer Contact Centre.

**11. Are my premiums changing?**

Yes. The annual renewal of premium rates with PBC will take place on February 1, 2017, which will be reflected on your January pension payment. These renewal rates will remain in effect until March 31, but on April 1, with the change to GSC, you will experience another change in the rates. The new rates with GSC will be an overall reduction from what you are currently paying, which will be reflected on your March pension payment.

For more information, a communication has been developed by the Boards and is available by visiting [www.pensionsbc.ca](http://www.pensionsbc.ca) and selecting the link to the appropriate Board. The changes will also be summarized in your Winter 2017 edition of Pension Life.

**12. Will GSC have different premium payment options (e.g. credit card payment)?**

No. There will be no changes in premium payment options with the transition to GSC. Premiums will either be deducted from your pension payment or, where the pension payment is not sufficient to cover the cost, paid directly to GSC.

**13. Is my deductible(s) being reduced?**

No. Your deductible will not change.

**14. If this change takes place mid-year will I need to re-satisfy my deductible if I already had met it? What if I have partially satisfied my deductible?**

No, if you have already satisfied your health deductible with PBC, you will not be required to satisfy the deductible again. Similarly, if you have satisfied a portion of your deductible, that portion will not need to be satisfied again. Balances that contribute towards annual maximums/deductibles will be transferred to GSC.

As of April 1, 2017, you can check your eligibility on Plan Member Online Services by submitting a mock claim or contact the GSC Customer Contact Centre. We recommend that you do so before any major purchases are made or services are received.

**15. Are all my lifetime maximums being reset?**

No. When the change in carrier occurs, balances that contributed towards lifetime maximums will be transferred to GSC. Your coverage will continue as normal.

If you are unsure of what has been reimbursed already and the amounts remaining, GSC can help with that (once coverage is live on April 1, 2017). At that time, you can check your eligibility on Plan Member Online Services by simulating a claim or contact the GSC Customer Contact Centre. We recommend that you do so before any major purchases are made or services are received.

Before April 1, 2017, all questions related to claims and coverage should be directed to PBC, who will continue to pay all claims incurred prior to this date.

**16. If I've reached a maximum on glasses or hearing aids, can I claim another pair immediately?**

No, the date of your last vision or hearing aid claim will be transferred to GSC, and your existing maximums will remain unchanged. Your next eligible claim date will be posted on the GSC site. From April 1, 2017 onwards, you can check your eligibility on Plan Member Online Services or contact the GSC Customer Contact Centre. We recommend that you do so before any major purchases are made.

All questions related to claims incurred prior to April 1, 2017 (and coverage prior to that date) should be directed to PBC, who will continue to pay all claims incurred up until this date.

**17. What are my options for purchasing travel coverage?**

While retired members have been able to purchase emergency travel (medical) insurance through PBC, GSC does not currently offer a standard individual travel insurance plan. This is something they are working on making available and GSC will share full details once available.

You can continue to purchase individual travel insurance through PBC independent of your coverage with GSC, and any annual plans you have already purchased from PBC will remain valid until expiry.

**18. PBC has a walk-in service that assists me with completing claim forms and purchase travel coverage. What does GSC provide as support services?**

GSC has a walk-in service available in Burnaby, located at 3433 North Road, Suite 220, and provides a similar service in all other GSC sales offices across Canada (Calgary, London, Windsor, Toronto, and Montreal). While the GSC Customer Contact Centre is best positioned to answer your questions, each local office can answer general inquiries, assist you with your claims and payment information, submit forms or claims, and print or scan documentation. While GSC's walk-in service would not extend to purchasing travel coverage and updating member contact information, they would be able to direct you accordingly.

### Transferring approvals and other information

**19. I have a pre-authorized drug already approved by PBC. Will I need to have this drug approved again?**

If you have been approved for an individual consideration drug with PBC and have filed a claim in the last six months, GSC will honour that approval. You will not be required to complete the prior authorization application process again.

If you have been approved for such a drug but have not filed a claim in the last six months, you will typically be required to complete GSC's prior authorization process. You will receive instructions on the steps involved upon submitting the claim.

**20. I have approval for dental procedures from PBC. How will approved work be handled during the transition?**

Pre-authorizations (including dental pre-determinations) approved by PBC will be honoured by GSC. After April 1, 2017, submit the approved treatment plan to GSC – with your claim – to ensure continued reimbursement. To get a copy of the approved treatment plan, sign in to CaresNet or contact PBC customer service at 604-419-2000 in the lower mainland or toll-free at 1-877-PAC-BLUE (722-2583). Members living outside of BC can call toll-free at 1-888-873-9200.

**21. Will my personal information be securely transferred to GSC?**

Yes. Your privacy and confidentiality are protected at all times, in line with applicable Federal and Provincial privacy legislation including but not limited to the Personal Information Protection and Electronic Documents Act (PIPEDA). Personal information will be transitioned directly from PBC to GSC.

## Submitting Claims

### 22. Where do I submit my health and dental claims?

All claims incurred prior to midnight on March 31, 2017 should be sent to PBC. All claims incurred from April 1, 2017 onwards should be submitted to GSC.

### 23. Will I have access to the PBC site after April 1, 2017?

Your PBC access ID and claims history will remain valid on CaresNet for two years after March 31, 2017.

Although you will have access, you will not be able to submit new claims incurred after midnight on March 31, 2017 in CaresNet. All claims after this date must be submitted to GSC.

### 24. For claims incurred before April 1, 2017, how long do I have to submit those claims to PBC after the transition to GSC?

You have until June 30, 2017 to submit claims to PBC that were incurred prior to April 1, 2017.

### 25. After the move to GSC, will there be changes in the way I submit claims?

As of April 1, 2017, you will have three options for submitting claims:

- **Do-it-yourself online claims** – Through this service, you pay for the medical product or service then submit your claim online through GSC's Plan Member Online Services or the GSC on the Go™ mobile app. This is generally used for massage, physiotherapy, vision care and eye exams, chiropractic, etc. If you sign up for direct deposit, your claim payment is deposited into your bank account approximately two business days from the date your payment is processed.
- **Provider-submitted claims** – Many health service providers will electronically submit claims on your behalf. In March, you will received a welcome package from GSC with an ID card. As of April 1, simply present your ID card and ask them to submit your claims directly to GSC. All of the information they will require for direct billing is on the card.
- **Paper claims** – For claims that are not submitted electronically, either by you or your provider, simply pay for your item or service and mail the paid receipt and claim form for reimbursement to GSC at the address indicated on the claim form. All GSC claim forms are available online through Plan Member Online Services. You can also call GSC's Customer Contact Centre. Be sure to include your unique GSC ID number (found on your ID card) and current mailing address on all claims you submit.

**26. Will my banking information for direct deposits be transferred automatically?**

If you are currently reimbursed for claims via direct deposits into your bank account, please note that your current direct deposit information will not be transferred to GSC. But it's an easy process to set that up with GSC.

After April 1, 2017, you will just need to sign up for direct deposit again through Plan Member Services Online at [greenshield.ca](http://greenshield.ca). Once you've registered, all you have to do is select Direct Deposit from the left menu and provide your banking information. GSC will also accept a void cheque in the mail (with the claim form) as another option for setting up direct deposit information.

GSC will provide further instructions in future communications.

**27. With GSC, how will claims be coordinated? My spouse has coverage under another Blue Cross plan.**

Coordination of benefits is still available with your new GSC plan. Your current coordination information will be transferred to GSC, and it will work the same way as it currently does with PBC.

If your spouse is with another carrier, your claims should be sent to GSC first, and then to your spouse's plan with the explanation of benefits statement.

Your spouse's claims should be sent to their carrier first, and then to GSC with the explanation of benefits statement.

Your dependent children's claims should be sent to the spouse's plan whose birthday occurs first in the year, and then to the other carrier with the explanation of benefits statement.

If you and your spouse are both with GSC, you only need to submit one claim form and GSC will coordinate your benefits for you. Make sure you include your spouse's information and ID number on the claim form.

**Looking for More Information?**

**28. Who do I call if I have questions about my coverage?**

If your question is about coverage prior to April 1, 2017, please contact PBC at 604-419-2000 in the lower mainland or toll-free at 1-877-PAC-BLUE (722-2583). Members living outside of BC can call toll-free at 1-888-873-9200.

If your question is about your new coverage, please contact GSC as of April 1, 2017.

**29. If I have questions about the decision to change carriers, where can I find more information?**

For information about why a different carrier was selected, a communication has been developed by the Boards and is available by visiting [www.pensionsbc.ca](http://www.pensionsbc.ca) and by selecting the link to the Retired Member section for the appropriate Pension Plan.