

Plan Transition & Effortless Admin

Frequently Asked Questions (FAQs)

This document is intended to be used only as an information source. If there are any discrepancies between the group contracts and the information in this document, the group contract will take priority.

EFFORTLESS ADMIN

What is Effortless Admin?

Effortless Admin a Third Party Administrator (TPA) whose software platform offers employees a digital online enrollment and administrative experience. Effortless Admin does not pay claims; claims must be submitted to the applicable insurance carrier (Manulife/Allstate/AIG) for processing and payment.

When will I be required to use the Effortless Admin platform?

In early July, you will receive an email from Effortless Admin inviting you to review and confirm/update your personal information such as dependent, contact information, and alternate spousal coverage information, if available. You will need to assign a beneficiary for the applicable benefits. You will also have the opportunity to elect Voluntary Benefit coverage: Optional Life, Voluntary AD&D and/or Voluntary Critical Illness.

To ensure the most up to date and confirmed data is transmitted to Manulife for August 1st, **please complete the Effortless Admin verification process by July 19th.**

Do I have to assign a Beneficiary?

It is recommended to assign a beneficiary for the applicable benefits. If you do not designate a beneficiary, your estate will receive the proceeds and may be subject to tax.

Where did Effortless Admin get the data that is in their system right now and what will happen with it?

The data in the system has been securely transferred to Effortless Admin from Manulife. After you have verified it, the information will be securely transmitted to Manulife/AIG/Allstate for the August 1st effective date. Note: Your banking information for direct deposit of claim payments and beneficiaries were not transferred.

How do I sign into my Effortless Admin Plan Member site?

You will be invited by email to register for the Effortless Admin Plan Member site. Once registered through the email, you will be able to create a user log in.

How can I find out what coverage I will have effective August 1, 2024?

Once you receive your email from Effortless Admin, you can review your coverage information by signing into the Effortless Admin Plan Member site at www.effortlessadmin.com, and navigating to the Coverage section. You can download a PDF Benefits at a Glance booklet or view detailed information right through the website.

		
Enrollment	✓	
Updating Your Dependents	✓	
Updating Your Beneficiaries	✓	
Updating your Contact/Address Information	✓	
Coverage Inquiries		✓
Submitting Claims		✓
Inquiring About Submitted Claims		✓

PLAN TRANSITION

Does our claims history get transferred?

Yes. All Vision and Orthodontic claims history will transfer to the new plan. As a result, there may be a delay in processing these claims. We appreciate your patience.

Will I have access to the current Policy on the Manulife website or mobile app after August 1st?

Yes, until August 31st, you will continue to have access to the current policy on the Manulife website and mobile app. Please log in in advance to print any documents needed such as explanation of benefits.

HEALTH AND DENTAL CLAIMS

What happens with my claims?

- Claims with a service or purchase date **on or after August 1, 2024**, are to be submitted to Manulife under new Policy and ID number that will be listed on your new Manulife Benefit Card. New Manulife Benefit Cards will be mailed to your home address at the end of July.
- Claims with a service or purchase date **on or before July 31, 2024**, must be submitted using your current Manulife Policy and ID number and be received by Manulife by August 31, 2024, and will be paid based on the plan design in effect on the date of service/purchase.

I have Prior Authorization/Exception Drug Status Medications. Will they transition to the new plan?

Yes, Manulife will be transferring the history of Prior Authorization/Exception Drug Status to the new plan.

What happens if I need emergency medical coverage while I'm travelling outside of Canada?

If a medical emergency occurs while travelling, the following carrier should be contacted:

- Occurs on or before July 31, 2024 – Use your **current** Manulife Benefit Card
- Occurs on or after August 1, 2024 – Use your **new** Manulife Benefit Card

Note: the insurance carrier must be contacted before any medical expenses are incurred, if possible. Please be sure to pack the applicable benefit cards based on your travel dates to refer to for contact and policy information.

MANULIFE

Will my ID number and Policy number change?

Yes, with the implementation of plan changes, your Manulife Policy and ID number will change effective August 1st.

Will I get a New Manulife Benefit Card?

Yes. You will receive a new Manulife Benefit Card (plan identification card, Pay Direct Drug card and Emergency Travel Health card) sent to your home address to be effective for August 1, 2024. Please continue to use your current Manulife Benefit Card for any claims incurred up to July 31, 2024.

A new Manulife digital benefit card will also be available through the Manulife Plan Member site or mobile app after August 1st.

You must present your **new** Manulife Benefit Card to your Pharmacist, Dentist and any Paramedical Practitioner (Physiotherapist, Massage Therapist, etc.) on or after August 1, 2024, so they can update your coverage information for direct claims submission.

Can my claims be paid by direct deposit?

Yes, when you log into your Manulife ID and connect the new policy on or after August 1st you will prompted to set up your direct deposit under the new policy.

VOLUNTARY BENEFITS

What Voluntary Benefits will my dependents and I have access to?

Effective August 1, 2024, the Voluntary Benefits suite will include:

Optional Life		
Underwritten by Manulife		
Employee	Coverage	Units of \$10,000; maximum \$500,000
	Guaranteed Issue	\$100,000 – if purchased on/before August 31st, 2024
Spouse	Coverage	Units of \$10,000; maximum \$500,000
	Guaranteed Issue	\$50,000 – if purchased on/before August 31st, 2024
Child	Coverage	Units of \$5,000; maximum \$25,000
	Guaranteed Issue	\$25,000 – if purchased on/before August 31st, 2024

Voluntary Critical Illness (CI)	
Underwritten by Allstate	
Option 1	Employee \$10,000; Spouse \$5,000; Child \$5,000
Option 2	Employee \$25,000; Spouse \$12,500; Child \$12,500
Option 3	Employee \$50,000; Spouse \$25,000; Child \$25,000
<p>Note:</p> <ul style="list-style-type: none"> - If purchased on/before August 31st, 2024, all coverage is applied as guaranteed issue - All Options include medical concierge/second opinion service with TELUS Health 	

Voluntary Accidental Death and Dismemberment (AD&D)			
Underwritten by AIG			
Single	Units of \$25,000; maximum \$300,000		
Family	Units of \$25,000; maximum \$300,000		
	Spouse Only with No <u>Dependent Children</u>	Spouse with <u>Dependent Children</u>	Dependent Children <u>with No Spouse</u>
	50% of elected amount	Spouse - 40% of elected amount Per Child - 10% of elected amount	15% of elected amount per child

What is a guaranteed issue amount?

A guaranteed issue amount is the amount of insurance available without having to provide medical evidence of good health. Note: Optional Life has a 24-month pre-existing condition clause to this amount excluding child coverage.

How do I enroll in Voluntary Benefits?

You will have the opportunity through Effortless Admin to elect and enroll in any of the Voluntary Benefits. Additional coverage information and costs are available on the Effortless Admin platform.

Who pays the cost of Voluntary Benefits?

You are responsible to pay 100% of the cost of any elected Voluntary Benefits via payroll deduction.

When will coverage be effective for amounts applied for above the Non-Evidence Limit?

For amounts above the Non-Evidence Limit, the insurance carrier(s) must first approve your application. You will be advised in writing of their decision and the effective date of coverage.

Do I need to reapply if already have approved Voluntary Benefit coverage?

No. If you are already enrolled and have been approved for any current Voluntary Benefits, coverage will continue unless you instruct otherwise. If you choose to increase your coverage, you may be required to provide medical evidence of good health and receive approval from the insurance company for the additional amount over the guaranteed issue amount.

FOR MORE INFORMATION AND ASSISTANCE

For more information, please review all documents located on the Portal website.

For claim status, coverage questions and general inquiries, please contact Manulife:

- Manulife by logging into the Manulife Plan Member Secure Site (www.manulife.ca/planmember) or calling toll free 1-800-268-6195.

After receiving your Effortless Admin Enrolment Invitation email at the beginning of July, if you require assistance or have questions regarding the enrolment verification process and/or your personal information, please contact:

- Effortless Admin via the Live Chat feature right from your enrollment platform or visit www.effortlessadmin.com/contact for more ways to get in touch.

If you require further assistance, please contact your plan administrator/payroll contact.

Additional Insurance

If you or your dependents are in need of individual Health, Dental and/or Travel Health insurance, HUB International has a service called Emerge that provides assistance in obtaining a personal plan that will best meet your budget and needs. For further details, please visit: www.hubinternational.com/emerge, or email: emerge@hubinternational.com.