

# Carrier 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 December, 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 January 1<sup>st</sup>, **please complete the Effortless Admin verification process by December 18<sup>th</sup>.**

#### **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 Empire Life. After you have verified it, the information will be securely transmitted to Manulife/AIG/Allstate for the January 1<sup>st</sup> 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 January 1, 2025?**

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](http://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		✓

## TRANSITION TO MANULIFE

### ***Do I have to complete a Manulife enrolment form?***

No, your enrolment information and any applicable dependents has been provided to Manulife. You will receive an email in early December from Effortless Admin to confirm your information, assign a beneficiary, enroll in voluntary benefits, and provide an e-signature.

### ***Does our claims history get transferred?***

Yes. All Vision and Orthodontic claims history will carry forward. As a result, there may be a delay in processing these claims. We appreciate your patience.

### ***Will I have access to Empire Life's website or mobile app after January 1<sup>st</sup>?***

No, access to Empire Life's website and mobile app will terminate at midnight on December 31<sup>st</sup>. You must visit Empire Life's website **before** January 1<sup>st</sup> to print any documents needed such as explanation of benefits, pre-determinations and/or prior authorizations. **All claims must be submitted to Empire Life by December 31<sup>st</sup>.**

### ***What happens if I am on leave due to disability (e.g. Long Term Disability) on January 1<sup>st</sup>?***

If you are on disability leave with a date of disability prior to January 1, 2025, your Health and Dental coverage will transfer to Manulife. Your waiver of premium claim and disability payments will continue with Empire Life based on coverage in place on your date of disability.

## HEALTH AND DENTAL CLAIMS

### ***What happens with my claims?***

- **Health and Dental claims** with a service or purchase date **on or after January 1, 2025**, are to be submitted to Manulife
- **Health and Dental claims** with a service or purchase date **on or before December 31, 2024** must be submitted and received by Empire Life by December 31, 2024 and will be paid based on the plan design in effect on the date of service/purchase.

If you have already been pre-approved by your current carrier for any Dental procedures, Manulife will honour the pre-approval for up to 6 months. Please submit your Empire Life pre-approval notice with your claim form to Manulife when you submit the claim for reimbursement.

### ***I have Prior Authorization/Exception Drug Status Medications. Will I be covered under Manulife?***

Yes, Empire Life will be securely transferring the history of Prior Authorization/Exception Drug Status to Manulife. If you are prescribed a Prior Authorization Drug in the future, Manulife will require a completed copy of the Drug Prior Authorization form found on the Manulife Plan Member site.

### ***What if my child is currently in orthodontic treatment?***

Empire Life will be securely transferring orthodontic history to Manulife to provide the eligible amount of coverage remaining for all children's lifetime maximum. Please request a copy of your child's "treatment plan" from your orthodontic provider and submit to Manulife with your Orthodontic claim after January 1st for Manulife to process the claim.

### ***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 December 31, 2024 – Empire Life
- Occurs on or after January 1, 2025 - Manulife

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.

### ***Will I get a Manulife benefit card?***

Yes. You will receive a 3-in-1 Manulife benefit card (plan identification card, Pay Direct Drug card and Emergency Travel Health card) sent to your home address to be effective for January 1, 2025. Please continue to use your Empire Life benefit card for any claims incurred up to December 31, 2024.

A Manulife digital benefit card will also be available through the Manulife Plan Member site or mobile app.

Present your Manulife benefit card to your Pharmacist, Dentist and any Paramedical Practitioner (Physiotherapist, Massage Therapist, etc.) on or after January 1, 2025 so they can update your coverage information for direct claims submission.

### ***Can my claims be paid by direct deposit?***

Yes, by signing up for direct deposit, you can receive your claims up to 70% faster and obtain your Explanation of Benefits (EOB). Once you have registered for the Manulife Plan Member secure site on or after January 1, 2025, be sure to sign up for direct deposit by providing your banking information. Note: Your banking information was not transferred to Manulife.

### ***Will I be able to submit my claims electronically to Manulife?***

Yes. You can submit your Health, Paramedical Providers (Physiotherapist, Chiropractor, etc.), Vision and Dental claims electronically to Manulife for faster processing. After January 1, 2025, we encourage you to visit the Manulife website to learn more about their on-line claim submissions services. You will need to be activated on the Plan Member secure site and sign up for direct deposit and electronic claims statements in order to take advantage of electronic claims submission.

### ***Can my provider submit my claims directly to Manulife?***

Yes, eligible health care providers can choose to submit claims directly to Manulife. The **provider** will need to be registered with Manulife in order to submit claims directly to the carrier.

### ***How can I check my detailed benefits and claims information with Manulife?***

Manulife has an easy-to-use website which you can access with your Manulife ID. You will be able to access coverage information, submit claims online for faster processing, view your claim status, claims history and Explanation of Benefits.

Instructions on how to set up your Manulife ID (a single, secure username and password) is outlined on the accompanying document "How to set up your Manulife ID". **Note: Manulife IDs can only be set up on or after January 1<sup>st</sup> and you will need your Manulife benefit card as part of the validation process.**

If you have any questions regarding the process and/or require assistance, please contact the Manulife Customer Service Centre at 1-800-268-6195.

### ***Does Manulife have a mobile app?***

Yes. You can access your benefits on the go by downloading Manulife Mobile for Apple or Android. It's the only app you need to submit claims, use your benefits card, look up medication details with lower-cost options, find health care providers near you and more. You will need to register for the Manulife ID and Plan Member site in order to access the features of the mobile app.

## VOLUNTARY BENEFITS

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

Effective January 1, 2025, 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 January 30 <sup>th</sup> , 2025
Spouse	Coverage	Units of \$10,000; maximum \$500,000
	Guaranteed Issue	\$50,000 – if purchased on/before January 30 <sup>th</sup> , 2025
Child	Coverage	Units of \$5,000; maximum \$25,000
	Guaranteed Issue	\$25,000 – if purchased on/before January 30 <sup>th</sup> , 2025

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

Note:

- If purchased on/before January 30<sup>th</sup>, 2025, 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> Spouse - 40% of elected amount Per Child - 10% of elected amount	Dependent Children <u>with No Spouse</u>
	50% 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 the applicable carrier:

- **For claims and coverage on or before December 31, 2024** – Empire Life by logging into the Empire Life website (<https://pmw.empire.ca/pmwwweb/login.jsp>) or calling toll free 1-800-267-0215.
- **For claims and coverage on or after January 1, 2025** - Manulife by logging into the Manulife Plan Member Secure Site ([www.manulife.ca/planmember](http://www.manulife.ca/planmember)) or calling toll free 1-800-268-6195.

After receiving your Effortless Admin Enrolment Invitation email at the beginning of December, 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](http://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](http://www.hubinternational.com/emerge), or email: [emerge@hubinternational.com](mailto:emerge@hubinternational.com).