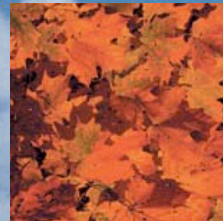
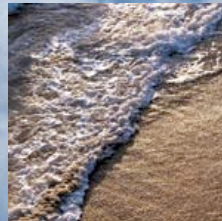
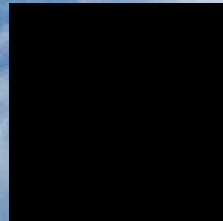


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Assistive Devices and Group Insurance Plans: An Integrated Discussion

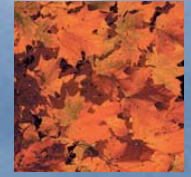
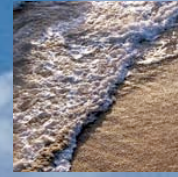
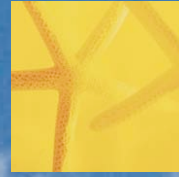
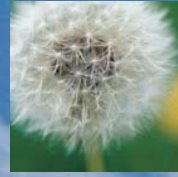
Presented by:

Cindy Valois

Principal

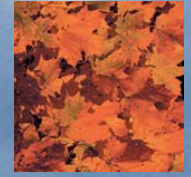
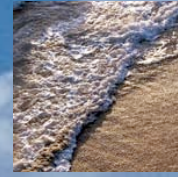
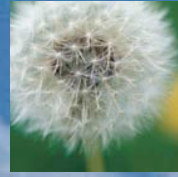
Morneau Sobeco

March 2010



Assistive Devices and Group Insurance Plans

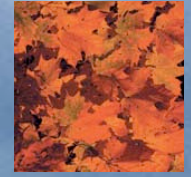
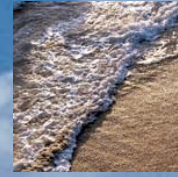
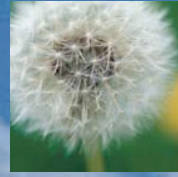
- I. Overview of Group Insurance Plans**
- II. Integration with Other Programs**
- III. Challenges to Integration**



Assistive Devices and Group Insurance Plans Overview of Group Insurance Plans

Benefits Covered Under Group Insurance Programs

- Life Insurance
- Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability
- **Extended Health Care**
- Dental
- Critical Illness



Assistive Devices and Group Insurance Plans Overview of Group Insurance Plans

Extended Health Care Benefits

- Hospital (Semi-Private or Private)
- Drugs
- Paramedical Practitioners
- Ambulance
- Diagnostic Services
- Dental Treatment due to an Accident
- Vision Care
- Travel Insurance (In/Out of Province)
- **Medical equipment and supplies**



Assistive Devices and Group Insurance Plans Overview of Group Insurance Plans

Extended Health Care Benefits – Medical Equipment & Supplies

- **Mobility Aids** (such as wheelchair, walkers or crutches)
- **Orthosis and Prosthesis** (Podiatric Orthosis, Artificial Limb/eye, Breast Prosthesis, Hearing Aids, Wigs)
- **Therapeutic Equipment** (Glucometer, Oxygen, Apnea Monitor, TENS)
- **Medical Supplies** (Colostomy, ileostomy or uretherostomy supplies, support stockings, catheter)



Assistive Devices and Group Insurance Plans Overview of Group Insurance Plans

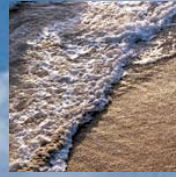
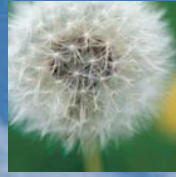
Extended Health Care Benefits:

Limitations:

- Dollar maximums (annual and lifetime)
- Deductibles (annual)
- Co-insurance
- Frequency limitations (e.g. once every “X” years or lifetime)
- Reasonable & Customary Charges

Coordination of Benefits:

- Plans covering you and your spouse are coordinated together



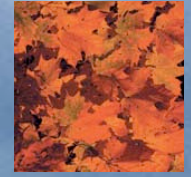
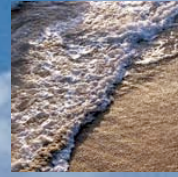
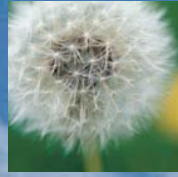
Assistive Devices and Group Insurance Plans

Overview of Group Insurance Plans

Extended Health Care Benefits:

Taxation:

- Premiums paid by the employer – **NOT** taxable benefit to employee
- Benefits paid to the employee by the insurer – **NOT** taxable to employee
- Amounts that remain unpaid – valid medical expenses when calculating the medical expense tax credit on individual's tax return



Assistive Devices and Group Insurance Plans Integration with Other Programs

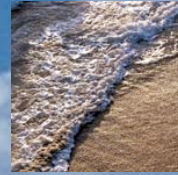
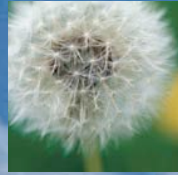
4 Ways Group Insurance Interacts with Government Programs

 Group Insurance pays first

 Group Insurance pays second

 Both benefits payable

4. Group Insurance Pays nothing



Assistive Devices and Group Insurance Plans Integration with Other Programs

Ontario Provincial Medicare

- Ontario Health Insurance Plan
- **Assistive Devices and Home Oxygen Program**
- Trillium Drug Plan
- Ontario Drug Benefit



Assistive Devices and Group Insurance Plans Integration with Other Programs

Provincial Medicare – Group Insurance Pays Second

- Paramedical Practitioners – chiropractors, osteopaths and podiatrists
- Emergency out-of-country expenses for physicians and hospital accommodation
- ***Medical Equipment and Supplies under Assistive Devices (ADP) and Home Oxygen Program (HOP)***
- Ambulance services in province



Assistive Devices and Group Insurance Plans Integration with Other Programs

Oxygen & Related Equipment – What HOP Pays

- 75% of oxygen and oxygen delivery equipment (concentrators, liquid systems, masks, tubing, etc.)
- 100% for seniors, individuals on home care or residing in long-term facility

Oxygen & Related Equipment – What Insurer Pays

- The excess over HOP subject to coverage limitations and any maximums in the insurance contract



Assistive Devices and Group Insurance Plans Challenges to Integration

Challenges of Integration with Group Insurance Programs

- Plan designs vary for Extended Health Care
 - Some plans cover some expenses and others do not
 - Plans vary considerably from employer to employer
- Claims are paid differently by insurers
 - Different R&C levels
 - Some have automatic integration and others do not
- Constantly changing lists of payable items
 - The new technologies are hard to keep track of and the payable list becomes dated



Assistive Devices and Group Insurance Plans Challenges to Integration

Challenges for the individual

- No central information source
- Not all medical practitioners volunteer information on resources
- Certain equipment/services are subject to stringent prognosis guidelines

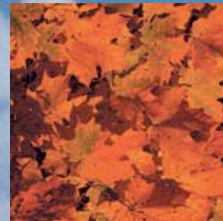
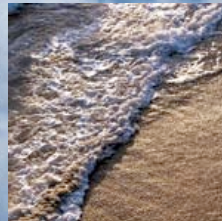
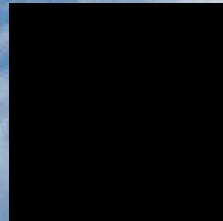


Assistive Devices and Group Insurance Plans Challenges to Integration

Challenges for the individual

- **Both cognitive and financial responsibility rests with the individual**
 - Check all available government programs first
 - Research all available charitable and community programs
 - Submit balance/claim to your group insurance plan
 - Coordinate with your spouse's group insurance plan (if applicable)
 - Submit any unpaid balances under the Medical Expense tax Credit on your Income Tax Return

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Questions?