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**To: Members of OPSEU Local 330 Supporting the Simcoe County School Board**

**From: The Great-West Life Assurance Company**

**Re: Group Insurance Benefit Plan #164664 and #164665 (optional life)**

***Welcome to Great-West Life!***

Effective **September 1, 2011** your group benefits plan will be administered by the Great-West Life Assurance Company - **policy #164664**. We are pleased to provide you with your welcome package, that contains for following documents:

- New Benefit Summary Statement and Wallet Certificate;
- New Global Medical Assistance Card (GMA card) & Brochure;
- New Pay-Direct Drug Card(s), Brochure and Sample Claim forms;
- Preferred Vision Services Brochure;
- Best Doctors Service Brochure;
- Trustee Appointment and Direct Deposit Application Forms;
- GroupNet for Plan Administration Brochure and sign up information;

You will need to advise your dentist and pharmacist of your *new policy number*. Please also note that any **claims incurred prior to September 1, 2011** must be submitted for payment to SSQ no later than **60 days** following the termination of coverage. Any **claims incurred on or after September 1, 2011** should be submitted to Great-West Life under your new policy number.

**Your Benefits – Important Things You Should Know**

The coverage will remain the same, so you will continue to enjoy the benefits for which you are now covered. Eligibility enrollment information and claims history has been transferred from SSQ to Great-West Life to ensure a seamless transition. Here are some important things you should be aware of:

- Your Identification Number will be your employee number – so be sure to advise your dentist and pharmacist of this, along with your new policy number, and to use this number on any claims submissions for claims incurred on or after September 1, 2011
- For all eligible expenses that are subject to a calendar year maximum (for example, chiropractic treatment is subject to a maximum of \$300 per calendar year) – the maximum amount eligible will remain the same BUT will now apply on a benefit policy year basis – from September 1<sup>st</sup> to August 31<sup>st</sup> of each year.
- The deductibles (\$25 individual or \$25 family for both healthcare and dental care per calendar year; \$3 per prescription (primary drugs) and \$5 per prescription (secondary drugs) up to \$50 per calendar year) will also apply on a benefit policy year basis – from September 1<sup>st</sup> to August 31<sup>st</sup> of each year. HOWEVER, as many of you have already satisfied the 2011 deductible – the new deductible for the upcoming benefit year will not be applied until January 1<sup>st</sup>, 2012 (to August 31<sup>st</sup>, 2012) – and from September 1<sup>st</sup> to August 31<sup>st</sup> each year thereafter.

### **Changing Your Coverage**

Please review your benefit summary statement carefully. For employees who were allowed to opt out of particular benefits at the time of first enrolling in the benefit program, you will have a limited 31-day opportunity to enroll in the health and/or dental plans, without providing medical health evidence. **Should you wish to make any changes to your coverage, please complete the Application to Increase Benefits form and return to Robin Gibson or Marion Aplin in the payroll department prior to October 1<sup>st</sup>, 2011.**

### **Services we Provide**

As of September 2<sup>nd</sup>, 2011 you will have quick and easy access to personalized information through our GroupNet for Plan Members Website. All you will need to do, once your plan is effective, is to self-register by logging on to [www.greatwestlife.com](http://www.greatwestlife.com) and follow the instructions. Here are some of the highlights of the services you will have access to:

▪ Your group benefits information	▪ Complete and print personalized claim forms
▪ View the status of your claims	▪ Download Temporary Paper Drug and GMA cards
▪ Sign up for Direct Deposit payments	▪ View our Health & Wellness site

Also, our Group Customer Contact Services line **1-800-957-9777** will assist you with additional claims and benefit information. If you have any questions with respect to the information contained in this package, please speak to your Human Resources Representative.

We thank you for your attention to the enclosed and we look forward to administering your Group Benefit Plan.

***The Great-West Life Assurance Company***