

# FREQUENTLY ASKED QUESTIONS

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## LIFE INSURANCE

### **Does the Post-Retirement Benefit Program provide life insurance coverage when I retire?**

Yes, the Post-Retirement Benefit Program provides you with a Retirement Death Benefit equal to the lesser of 50% of your basic life insurance that was in place immediately prior to your retirement, or \$15,000.

### **Am I able to convert my current life insurance to an individual policy when I retire?**

Yes, you are eligible to convert your basic and optional life insurance, as well as any optional life insurance amounts you have for your spouse. This is a good option if there are medical issues that preclude you from purchasing additional life insurance on your own. Provided you apply within 31 days of the date your Western group coverage is terminated or reduced, there will be no requirements for proof of good health (completing a medical form). A maximum amount of \$200,000 less your Retirement Death Benefit may be converted.

Should you choose to convert your current amount of life insurance coverage, you will be responsible for the cost associated with continuing the coverage for the converted life insurance amount in excess of the \$15,000 Post-Retirement life insurance (Retirement Death Benefit). In order to proceed, you must submit a written application and the required premium to Manulife Financial within 31 days of the date the group coverage is terminated or reduced.

[Click here to print Group Benefits Life Conversion form](#)

Please note: If you are interested in the life conversion option, Human Resources will need to complete the Plan Sponsor information of the form before you proceed with Manulife.

## INSURANCE PROVIDER INFORMATION AND CLAIM FORMS

### **What is the telephone number for our Extended Health and Dental benefits insurance provider?**

Manulife Financial is our current Extended Health and Dental insurance provider. The toll-free number is 1-866-896-8515.

### **Do I continue to use my Manulife benefit card when I retire?**

Yes, you may continue to use your current Manulife benefit card when you retire. The contract and certificate number remains the same.

### **Can I still submit my claims electronically and do I need to do anything differently?**

There are no changes to the claims submission process as a result of your retirement. If you currently submit your claims electronically on the Manulife Plan Member website, you may continue to do so for the same eligible claims.

### **How do I sign up so I can use the Manulife Plan Member website?**

You will find a link the Manulife site on each page on the Western Human Resources website, or you may go directly to:

<https://wwwec7.manulife.com/GBPlanMemberUI/Login.aspx?language=English&choice=true>

If you have not yet registered for Plan Member services online, the site will prompt you throughout the registration process.

We encourage you to take advantage of the wealth of valuable information on the site and some tools that will allow you to:

- Sign up for direct deposit
- View your claims history
- Submit some claims online
- Tour the online Wellness Centre

### **Where do I mail my paper claim forms?**

For paper claims, ensure **original, paid-in full** receipts are attached firmly to the claim form and mail to the address below. Be sure to keep a copy of the receipts for your records.

*Manulife Financial Group Benefits  
Health Claims  
PO Box 1653  
Waterloo, Ontario, N2J 4W1*

*Manulife Financial Group Benefits  
Dental Claims  
PO Box 1654  
Waterloo, Ontario, N2J 4W2*

### **Where can I get claim forms?**

[Click here to print claim forms](#) , visit [www.manulife.ca](http://www.manulife.ca), or call Manulife Customer Service at 1-866-896-8515.

Please note that the Extended Health Care Claim form should also be used when claiming for Vision Care.

## **PRESCRIPTION DRUGS AND DRUG CARD**

### **Pay Direct Drug Card**

If you have misplaced your card, please contact Manulife directly at 1-866-896-8515 or Human Resources at 519-661-2194 or email [hrhelp@uwo.ca](mailto:hrhelp@uwo.ca) to request a replacement.

Note that once you have provided your drug card to your pharmacist, the information will stay on their system until you change it. If you visit a new pharmacist, there are three numbers on your card that your pharmacist will require: The Manulife Carrier ID, which is 02; the policy number, which is 87220; and your own certificate number.

You may also print a card and/or request a new card using the 'Send a Note' feature on the Plan Member site, or by calling Customer Service at 1-866-896-8515 to request a new card.

### **When I reach age 65, what happens with my prescription drug coverage?**

If you are a resident of Ontario, when you reach age 65, your pharmacy will directly bill the Ontario Drug Benefit (ODB) Plan for your prescription costs. If the prescription is not eligible under ODB, the pharmacy will receive notification and will automatically forward the claim to the insurance provider for consideration.

Under ODB, you will be responsible for an annual deductible amount and dispensing fees. Note: depending on when you retired and on your plan design, the deductible and dispensing fees may be eligible for claim via Manulife. Please refer to your booklet for more details.

## HEALTHCARE CLAIMS

### **Are we covered for visits to a licensed chiropractor, since they are no longer covered by OHIP?**

If you retired **prior to April 1, 1994**, you are eligible to claim \$15 a visit under your Extended Health Plan.

If you retired **on or after April 1, 1994**, you are eligible to claim \$15 a visit after the 15<sup>th</sup> visit per calendar year.

### **Do we have coverage for such items as a wheelchair or other medical equipment?**

Yes, the rental of a wheelchair and other mobility equipment such as crutches, canes, and walkers may be approved by the insurance provider with the written recommendation of a physician.

If the use of the item would be long-term due to an extended illness or disability, a purchase may also be approved by the insurance provider. Please contact Manulife Financial at 1-866-896-8515 for further information that may be required from you and your physician to determine eligibility.

**Please note:** The purchase of these types of medical equipment may also be eligible for partial reimbursement through the government's Assistive Devices Program (ADP). If applicable, you will need to seek reimbursement from the government plan prior to the expense being considered under the Manulife plan. The ADP office can be reached at 1-800-268-6021 or you can visit their [website](#). Be sure to inquire with the company where you will be purchasing the equipment.

### **Do we have coverage for private duty nursing?**

Yes, for services that can only be delivered by a registered nurse or registered practical nurse. Service must be pre-approved in advance. Please contact Manulife Financial for further information and to learn what information may be required from you and your physician to determine eligibility.

### **Do we have coverage for a hospital bed?**

The rental of a standard hospital bed may be approved with the written recommendation of a physician. Please contact Manulife Financial at 1-866-896-8515 for further information concerning this benefit and to learn what information may be required from you and your physician to determine eligibility.

### **Is there any coverage for nursing homes?**

No, there is no coverage for nursing homes.

## VISIONCARE CLAIMS

### **When was the last time I made a vision care, or other claim?**

All claim information is maintained by our Extended Health and Dental insurance provider. You can inquire about your claim history by logging on at the [Manulife Plan Member website](#) or by contacting Manulife at 1-866-896-8515. You will need to provide your policy number and identification number when you call. It is on your Manulife card.

## OUT OF COUNTRY CLAIMS

### **Do I have out-of-country emergency medical coverage while traveling?**

Yes, you do have out-of-country emergency medical coverage. It's important to carry your Manulife benefit card with you at all times when traveling as it contains information you will need to provide in the event of an emergency. If you require medical assistance while traveling, before you seek treatment, contact the service provider as soon as possible so they can ensure you get the care you need without unnecessary costs. On the reverse side of your Manulife card, you will find telephone numbers to contact at the time of the emergency, depending on where you are in the world. For more details on this coverage, please refer to your Post-Retirement Benefits booklet, contact Manulife Financial at 1-866-896-8515 or [click here](#) for a summary of OOC coverage.

## SURVIVOR BENEFITS

### **If I pre-decease my spouse/partner, will they continue to have coverage under the Extended Health and Dental benefits plans?**

Yes, should you predecease your spouse/partner, coverage under the Extended Health and Dental plans continues for your spouse/partner and eligible dependent(s) for their lifetime, until your spouse/partner remarries, your spouse or dependent child no longer meets eligibility requirements or similar coverage is obtained elsewhere.

Should you and your spouse/partner predecease your eligible dependent children; the eligible dependents will continue to be covered provided they continue to meet the definition of a dependent. However, if the dependent becomes eligible for similar coverage under another group contract, the benefit would cease.