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Fraud Squad

As a plan sponsor or member of a group benefit plan you are privileged to have access to healthcare coverage. As costs of healthcare coverage is on the rise it is essential that you be on the lookout, even if it is only a small percentage of time, for fraudulent activity in regards to claims. There are always those very small groups of people who are tempted and will target their benefit programs for financial gain.

What is:

Fraud: The intentional act of deception or misrepresentation committed in order to generate a claims payment.

Abuse: Claims that may be excessive or inappropriate for the condition being treated but are not misrepresented when presented for payment and there is no intent to defraud.

To protect your plan from such occurrences Fraud Prevention Messages should be provided to all plan members:

- Protect all claims forms like you would other financial documents
- Check receipts before leaving provider/supplier's premise
- Check Explanation of Benefits (EOB) each and every time you receive them
- Cooperate with carrier audits/investigations
 - Contact by your carrier does not imply that the carrier thinks you've done something inappropriate
- Use reputable providers/suppliers
 - Be informed
 - Get a second opinion if your not sure on the diagnosis
 - Ask questions/Do research
 - Nothing is free—watch incentives
- Refer suspicious billings and behaviors to someone
 - Plan Administrator
 - The appropriate professional regulatory body
 - Better Business Bureau



Should you have reason to suspect a case of fraud or abuse please contact one of the following tips reporting lines:

Empire Financial: To report any suspected fraud, please contact the manager of the Group Health Claims Department, Sue McDermid at 613-548-1890 or sue.mcdermid@empire.ca

Equitable Life: To report any suspected fraud, please contact the Special Investigations Unit either by e-mail at SIU@equitable.ca or through head office at 1-800-722-6615.

Great West Life: To report any suspected fraud please contact the Tip Reporting Hotline either through email: confide@gwl.ca or by phone at 1-866-810-8477.

Green Shield Canada: To report any suspected fraud, please contact the confidential TIPS Line through the Customer Service Centre at 1-888-711-1119 or call the Benefit Utilization Department at (519)739-1133 ext. 5887.

Manulife Financial: To report any suspected fraud please contact the investigative services at: 1-877-481-9171 or by email at: gb.investigative.services@manulife.com

Sun Life Financial: To report any suspected fraud please contact the Tips hotline at 1-888-882-2221 or by email at clues@sunlife.com

Employee Benefits After Age 65?

The age of mandatory retirement has come to an end, leaving behind issues relating to employment after the age of 65. Although the Ontario Government has amended the *Human Rights Code* to eliminate mandatory retirement, it continues to permit age-based distinctions in employee benefit plans. Thus not legally requiring employers to provide benefits to those employees aged 65 or over. However, employers with collective agreements need to ensure that their employee benefit plans are in accord with the language of their collective agreements.

The Importance in the Wording of a Collective Agreement

In a unionized workplace, when an employee is terminated from their benefit plan at age 65, the argument can be made that the employer is failing to comply with the collective agreement set in place if it states that "all employees" will be covered under a benefit plan. A policy that terminates coverage at age 65 risks to be in violation of this collective agreement. Only when the collective agreement states that the benefit coverage is to be terminated at age 65 is the employer following the correct procedures. Therefore in a world where we see the baby-boomer generation growing, this becomes an important detail to look into as an employer could have been compliant with their collective agreement on the eve of December 12, 2006 and in violation of that same collective agreement the following day when Bill 211 to remove mandatory retirement was passed.



Moving Forward

As we move forward in a post-mandatory retirement world, full or partial benefits after age 65 may become mandatory. Due in part to the shrinking labor pool as the baby boom generation moves towards retirement. Therefore causing employers to offer post age 65 benefits to attract and retain the workers they require.

With the potential legal challenges that can arise due to a discrepancy between a benefit plan and collective agreement, employers should take the time to verify what distinctions are made regarding age 65 and benefit coverage. In addition employers should also take the time to explore the possibility of providing coverage beyond age 65 as many insurance providers now have benefits available for employees over age 65.

Manulife's STEPS Retirement Program™

Have you taken a look into your retirement future? Maybe its time that you should.

With an aging population, more and more people are needing to work past the age of retirement because they will need a monthly income stream more than 15 years after retirement. If you or your employees haven't thought about your future, now is the time to do it, and Manulife can help!

Manulife's STEPS Retirement Program™ allows members to **easily** outline a plan that will enable them to achieve the lifestyle that they desire at retirement. Discovering a retirement goal can be done in **3 easy steps**.

- **Step 1** — Where do you want to be? With the help of Manulife's **Retirement Lifestyle Scenarios** members will be able to estimate the annual retirement income that they will need to support their desired retirement lifestyle.
- **Step 2** — How do you get there? Through the STEPS Retirement Program™ members are able to identify their "risk tolerance" by completing the **Investor Strategy Worksheet** that will enable the development of a retirement plan that is catered to their needs.
- **Step 3** — Are you on track? The personal retirement income summary provides members with their estimated retirement income goal and shows the steps to take in achieving it.

STEPS™ not only helps to create a retirement goal but it also lets members track their progress through online access and even through their monthly statements.

Steps

RETIREMENT PROGRAM™

To add this feature to your Manulife Group Retirement Plan, please contact your group pension consultant today!

The information contained in this newsletter provides general information and is not intended to be comprehensive investment, medical, financial or legal advice to any individual or business. We strongly recommend that any queries be directed to an appropriate professional advisor. If you have any questions or issues that have risen from reading this material, please call our office. We would be pleased to assist you.

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