

Medical Insurance - Frequently Asked Questions

FAQ Manulife Health Insurance – 6 March 2011

FILING A MEDICAL CLAIM

I have a problem or question with a Manulife claim, whom do I contact?

Call Manulife **Customer Service Centre at 1-800-268-6195**. (Please also refer to the latest contact information for [Manulife](#)). Make sure that you provide the plan number, your certificate number, and also make sure that you tell them if you are part of the old or new plan. This information is not readily available to a Customer Service representative, and although most of the two plans are identical, there are some differences (such as travel coverage, physiotherapy maxima etc). If you are not able to resolve the issue and need to escalate, you can contact Karin Gebert (president@iaircanada.com) or you can also contact IATA HC if you wish.

I received the Manulife package. The forms as well as the addresses are different to that we used to have.

Effective January 1st 2008, only the new claim forms and locations are valid. You can display, fill and print them in [English](#) or [French](#) on this site.

I don't have enough claim forms. Where do I get more?

We recommend that you keep one original form and make photocopies as you need them. Unfortunately IATA Human Capital (HC) does not supply forms. You can also download forms from the IAIR and the Manulife web sites. The simplest way is to use the links in the section above. You will find all the forms available for download as well as the possibility to download Adobe Acrobat if you do not already have this free software. Adobe is required to open a "pdf" file (the forms are in this format).

I do not live in Quebec. Where do I send my claim forms?

Please refer to the addresses on the new claims form. Claims forms from residents outside of Quebec are sent to [Waterloo](#).

I see that there is a Dental Claim form – do retirees have Dental Insurance?

Dental insurance is only applicable if the retiree (or covered dependent) is in an accident that causes dental problems. Otherwise there is no dental insurance for retirees.

RAMQ (Quebec); Provincial coverage

I have read the RAMQ drug insurance rules and I am confused – will this be simplified in the future?

On reaching 65 years of age all Quebec residents MUST register with RAMQ.

RAMQ (i.e. Quebec) drug insurance rules as well as *complementary* Manulife coverage for people (and spouses) over 65, are based on Quebec laws.

If you have questions we suggest that you contact RAMQ when the time comes.

Please also refer to the Pamphlet that you can find on the IAIR website, it is a good summary of all the conditions (including age of spouse) and what you must do in each case.

RAMQ Summary Pamphlet (produced by Mercer)

We recommend that you read this pamphlet and you will find that it answers most questions. Please note when reading it or talking to a RAMQ employee: any mention to eligibility "***if you are not covered by a private plan***" - this refers to a *totally* private plan that covers everything, *Manulife is not considered a private plan* but it is a plan that provides "supplemental" coverage.

Please note that when you turn 65 even if your spouse is not yet 65, your spouse must also register with RAMQ for the RAMQ Drug Insurance Program. Also if you have dependent children that are covered by Manulife, they must also be included as well as your spouse. They will no longer be covered when they are no longer eligible for Manulife supplementary coverage.

RAMQ and Manulife coverage, an example: Retiree over 65

You must register with your pharmacy that you are in the RAMQ. The pharmacy bill comprises three amounts: The initial price (called Rx Price), the amount paid by RAMQ; and the Patient Cost. The amount paid by RAMQ is 71% of the Rx Price, the Patient Cost, what you pay the pharmacist, is 29% of the Rx Price. Of that 29% you can then claim from Manulife who refunds 90% of that 29%, i.e. the drug ends up costing you 2.9% of the initial cost (Rx Price) shown on the pharmacy bill.) Please note that these percentages could change over time, as could the rules.

RAMQ and Manulife coverage, second example: Retiree over 65

If you are 65 and living in Québec, you as a retiree from IATA would pay \$60.00/month approximately (or whatever the current rate is) for the RAMQ and keep on paying the full costs on the medical insurance provided by Manulife under the retiree medical insurance program. Let us assume that you have a drug bill for \$ 100.00. Under the present as a pre 65 year old you get a refund of 90% or \$90.00. Now after 65 you get 68% of such bill reimbursed by the RAMQ so \$68.00 and the \$32.00 is then submitted to Manulife where you get 90% refunded or \$28.80 for a total of \$ 96.80 or \$ 6.80 more than you receive as a pre-retiree. So, your total coverage ends up to be 96.8% instead of 90% and this 6.8% additional coverage is costing you approximately \$ 60.00/month (or the current

rate) which means that if your medical drug bill is \$ 882.35 per month, you recuperate your RAMQ premium.

RAMQ and Manulife coverage - another angle and summary

1. At present you get 90% of your drug cost reimbursed by Manulife and pay a premium of ~\$60/person/mo.
2. When you turn 65 and are obliged to join RAMQ, you must pay up to \$600/yr (depends on income level) on your annual Revenue Quebec income tax return. This is in addition to the ~\$720/yr (or whatever the current cost is) that you pay for Manulife coverage.
3. For drugs, the coverage remains the same after 65 but you get your rebate from two sources. Primary coverage from RAMQ and then Manulife covers additional cost of drugs up to the same 90% that you got pre-age 65. Now retirees must remember that Manulife Health Insurance is not just drugs and as people get older their medical costs increase. It is probable that if Manulife quotes the opt-out of RAMQ drug insurance premium, it will be higher than \$1,320/person/yr that you have to pay (or whatever the current rate - since rates are renegotiated each year).

What if I live in a Province other than Quebec, what happens to drug coverage?

You will be covered under that province's coverage and regulations. Please call the appropriate provincial service for more information. *The key thing to remember is that Manulife coverage is complementary to provincial health and drug coverage.*

OTHER QUESTIONS

I need more than one Medical Benefit ID. Where can I get others and how many can I have?

Call Manulife **Customer Service Centre at 1-800-268-6195**. Additional cards can be obtained by calling Manulife Customer service.

What is the Emergency Travel Assistance card for? When and how do I use it?

The ETA card and the old Manulife ID card have been replaced by one new card showing the new plan number. This card contains the information that you need for both local claims and travel assistance. Please make sure you take it with you. If you should become ill or injured then you, or your travelling companion or spouse, should call the telephone number on the card. As per the Manulife booklet, should you require emergency hospitalisation and medical attention, you need to alert them immediately. In countries such as the USA, Manulife has agreements with local providers, and after the province has covered its part of the expenses, Manulife will cover the difference, subject to the conditions stated in the Manulife health benefits booklet and the Emergency Travel Assistance pamphlet.

Please refer to the Emergency Travel Assistance pamphlet in the Manulife package that you received, it has all the information you will require if you plan to travel.

Why were new Medical Benefits ID cards issued in January 1 2008?

The IATA plan has have a new policy number and we are now part of the main Manulife system that provides the new features described in the information packages that were sent in October and December 2007 respectively. The new plan will also cover both the current and new contracts, based on the decision you have made on 3 December 2007 to switch to the new plan or to remain with the current one. For your new Policy number please refer to your Manulife ID Card or call Manulife Customer Services.

What about Manulife survivor coverage?

Note: the following section covers both survivors of employees and survivors of Retirees since IAIR provides support to both groups of survivors.

Survivor Extended Insurance Benefit - Termination of Insurance Benefit

Termination of Insurance (coverage for any Dependent ceases) in the following cases:

- If the Spouse remarries (children continue to be covered);
- If the Dependent would cease to qualify as a Dependent, even if the Employee or Retiree were still alive;
- If the Dependent obtains similar coverage elsewhere;
- If the Policy terminates;
- For Plans A, B and C the maximum period for extended coverage is 24 months.
- Lifetime for Plan D subject to applicable legislation.

Note: Plans A and B cover IATA employees, [Plan C](#) covers IATA Retirees that retired after 1 January 2008, [Plan D](#) covers IATA retirees that retired prior to 1 January 2008 and that did NOT elect to switch to the new plan.

I am a surviving spouse of a recently deceased IATA employee, am I eligible for Manulife health insurance?

You are eligible as per the conditions in the "termination of insurance" paragraph, however only if you were part of a family coverage and you MUST ensure that coverage was continuous i.e.; no break in the payment of premiums. Please note that the survivor benefits include only health and not life insurance.

What happens if a retiree dies?

There is life insurance for the eligible retiree with payment to the designated beneficiary. There is no life insurance for the surviving spouse; they are only covered by health insurance if applicable. In order for any surviving dependents to be covered for health insurance, the employee or retiree must have

Family/Couple/Single Parent coverage for Health at the time of death. If the retiree's coverage is Single, coverage will not continue for the survivors.

NOTE for Plan C retiree survivors: as per the conditions in the "termination of insurance" paragraph, coverage ceases after 24 months. This does not apply to Plan D retiree survivors.

What about RAMQ coverage for an eligible surviving spouse?

At age before 65: as per RAMQ rules, surviving spouse is covered for 2 years by the Manulife plan with the same coverage as before the employee's or the retiree's death and this is for all plans. Then after 2 years for Plan D only (even if still under 65) RAMQ must be used for drug coverage with Manulife only paying for the non-covered part (like other retirees in the "over 65" condition).

My spouse recently passed away. I was the IATA employee. How do I reduce the family plan premium to a single person?

For all initial **email** enquiries please contact BUCK using the address IATAadministration@buckconsultants.com.

What about future retirees and the new plan in terms of survivor benefits?

People who retired after 1 January 2008 are automatically part of the new plan. Only those who retired before then had the choice of the current or new plan. Retired employees - New Plan effective 1 January 2008 ([Plan C](#)); retired employees - Prior to 1 January 2008 ([Plan D](#)).

Any Other Questions or Comments:

If you have any questions, or contributions to our "FAQ" list for Health Benefit coverage, please send them to Karin Gebert at president@iaircanada.com