

# GROUP Benefits SOLUTIONS

FROM HEALTH ASSOCIATION NOVA SCOTIA



AUGUST, 2015

## Health Plan Enhancement Maximum Per Practitioner Limits Lifted

Effective September 1, 2015, the \$750 annual maximum per practitioner amount will be removed. You will be permitted to use your annual paramedical practitioner coverage of \$1,800 for any one or more practitioners as required.

The Plan covers up to the maximum \$1,800 each calendar year for the services of a:

- Acupuncturist
- Chiropractor
- Chiropodist or Podiatrist
- Counselling Therapist (\$100 per visit)
- Homeopath
- Massage Therapist
- Naturopath
- Occupational Therapist
- Osteopath
- Physiotherapist
- Psychologist
- Dietician
- Social Worker
- Speech Therapist



The Plan does not cover charges for any treatment performed in a hospital.

Paramedical services are reimbursed at Manulife's Reasonable and Customary (R&C) level. The R&C limitation is established based on fees that are generally charged in the area in which the service/treatment is rendered. Paramedical practitioners must be licensed and certified within their respective fields of expertise, and validated/registered with Manulife.

There is a calendar year maximum of \$35 per practitioner for x-rays.

Please check out page 2 for claiming options available to Plan Members and Health Service Providers.

*The Health Plan is a "Self-Insured" plan of Health Association Nova Scotia. A Provincial Group Benefits Advisory Committee comprised of Joint Union and Employer representation from both acute and non-acute sectors collaborate with Group Benefits Solutions. Manulife Financial is the Claims Adjudicator for the Health Plan.*

## Provider eClaims, an efficient service for both Plan Member and Health Service Providers

With this process, providers are able to submit claims directly to Manulife on behalf of plan members. The plan member only pays the provider what the plan doesn't cover.

The following paramedical practitioners have the ability to register with TELUS Health for provider electronic submit:

- physiotherapists and chiropractors are able to submit claims in all provinces; plus
- massage therapists, naturopathic doctors and acupuncturists in provinces where they are provincially regulated or if they are members of a professional association that performs the equivalent role of a provincial regulator.

Manulife has an extensive list of providers covered who have registered as part of their network. To access the list, visit [www.manulife.ca/planmember](http://www.manulife.ca/planmember) and click Provider eClaims under Tools and Resources.

Make sure you're ready to take advantage of this digital service by getting activated on the Plan Member Secure Site and signing up for direct deposit and electronic claims statements. In addition to having access to *Provider eClaims*, your claims payments will also be conveniently deposited directly into your bank account and you'll receive e-mail alerts when your claims are ready.

### If your Paramedical Practitioner is not set-up with Provider eClaims, here are your options to submit claims:

- You can submit online if you are registered and signed up for direct deposit on the Manulife Plan Member Secure Site. After you login at [www.manulife.ca/planmember](http://www.manulife.ca/planmember) you select Claims from the top navigation and then Online claims. Enter the details of your claim found on your receipt from your provider, along with details on your provider's name, address and their contact information. Plan members have been experiencing reimbursement in bank accounts the next business day.
- You can complete and mail an Extended Health Care Claim form (available on the Manulife site and the Health Association Nova Scotia website [www.healthassociation.ns.ca/benefits/forms](http://www.healthassociation.ns.ca/benefits/forms)). Mail your Health claim form to Manulife along with your receipts within 12 months. Write your name, policy number and plan member certificate number on the receipts. Mail to the address on the claim form.
- For plan members in Halifax, you can drop-off your claim at the Manulife drop-off box located at the Manulife Security Desk, 2727 Joseph Howe Drive, Halifax, Nova Scotia.

## To register on the Manulife Plan Member Secure Site, follow the below steps:

- Go to [www.manulife.ca/planmember](http://www.manulife.ca/planmember) and click on "Login/register" (right-side) and you'll be directed to the site access page.
- On the site access page, click on "register" and provide the required information (If you're not sure of your plan and certificate numbers, check your group coverage ID card or find the numbers on a previous claims statement).
- Submit the completed information and follow the directions on the page.
- Once you've received your personal login information (sent to your home address), you'll have access to all online information available to your plan.

### If your provider is not registered for eClaims, share the below with them:

- Providers can contact TELUS Health at 1-866-240-7492, option 9.
- Providers can sign up online at: [www.telushealth.com/registration](http://www.telushealth.com/registration)
- Providers can contact Manulife Financial at 1-866-407-7878.

- ✓ **Health Plan members must be registered on the Manulife Plan Member Secure Site and signed up for direct deposit to use Provider eClaims and Online Claims submit.**
- ✓ **Service Providers must be registered with TELUS Health to use Provider eClaims.**

You can contact Manulife Customer Service Centre toll-free at 1-855-626-4267 with questions about your health claims. Please have your benefits card ready as you need to provide them your policy and certificate number.