

January 2017

In an effort to further support the health and wellbeing of our employees, we are pleased to announce that effective February 1, 2017 Spectrum Society will be covering 50% of the cost of Long Term Disability (LTD) Premiums. In the event of an LTD claim, the benefits you receive on a monthly basis will remain non-taxable because the portion of premium that Spectrum pays will be taxable benefit.

The above change is in addition to last month's announcement regarding our new Health and Dental Benefits provider, Manulife Financial, also effective February 1, 2017. The benefits you receive under the new Manulife Financial plan will remain unchanged, we are just changing insurance companies (from ClaimSecure / SSQ to ManuLife). The savings from making this change will pay for the change to how LTD Premiums are paid.

IMPORTANT INFORMATION:

All claims for Health and Dental incurred prior to and inclusive of January 31, 2017 must be submitted to SSQ Financial/ClaimSecure (our current Extended Health and Dental provider), *no later than January 31, 2017.*

Claims that are incurred before February 1, 2017, but are submitted to SSQ Financial after that date will *not* be paid.

You can submit claims three ways: 1. Online (www.claimsecure.ca), 2. By FAX: 1-866-613-0530
3. By mail: GHG/ClaimSecure Inc. PO Box 2444 Sudbury, ON P3E 0G7

Claims incurred on or after February 1, 2017 will be paid for by Manulife Financial.

Your New Manulife Financial Benefits ID Card

Your new Manulife Financial oneCard™ will be provided to you closer to February 1, 2017. Once you receive your new card, please ensure to update any providers of service that may submit claims on your behalf such as your pharmacy and dental office.

You will also need the information from your Manulife Financial oneCard™ to register for access to Manulife's Plan Member Secure site anytime on or after February 1, 2017. Verification of the information you provide during registration can take up to 48 hours. After your information is verified, you can start using the site to view your Extended Health and/or Dental claim information, sign up for direct deposit, e-notifications and much more. Further information on this to follow.

Any questions in the meantime regarding the upcoming February 1, 2017 changes may be directed to Ernie Baatz.