



P.E.T.L. HEALTH MATTERS



Volume 4: Issue 2

Spring 2006

Dates and Numbers

Claims Forms are available on-line at:
www.drinsurance.ca &
www.greatwestlife.ca

Members Beginning Leaves:

Members should contact D&R prior to beginning leaves (other than statutory maternity or parental leaves) to make arrangements for continuation of benefits and life insurance coverage.

Claims Submission Deadline:

All claims incurred on or before August 31, 2006 are **due** at Great-West Life by **November 30, 2006**.

PETL Benefits Surveys

Thank you to those members that returned the PETL Benefits Surveys distributed in December, and to those members that delegated the Benefits Task Force Committee in February. The Benefits Task Force Committee is presenting its report and recommendations to the May Local executive. The Local continues to work with our administrators, D&R Insurance to ensure that the plan remains solvent.



Your input and feedback is appreciated. We will be incorporating suggestions for topics in up-coming issues of Health Matters. In response to requests from members for more contact information for D&R and Great-West Life, the back page of this issue is dedicated to the various ways of obtaining information about the PETL benefits plan. Watch for other requested topics and information in upcoming issues.

Overage Dependents

A letter will be sent by the end of June to members with overage dependents (19 or older) currently attending an accredited secondary or post-secondary institution. Members must submit proof of enrollment by September 30th of each year that the child/children are enrolled in order for benefits coverage to be maintained. If you have any questions, contact Manuel Ruiz at D&R Insurance.



Important Reminders

Publications for Members On Leave:

Keep informed while you are on leave! The Local's publications (Local Link, Peel Passages, Health Matters) and other important information are all available on-line at www.etfopeel.com.

Predeterminations:

If you are unsure of whether a product or service is eligible for reimbursement under the program, please contact Great-West Life for a pre-determination. It is recommended that before incurring a substantial medical, dental or vision cost, members should seek a predetermination to confirm the portion, if any, for which they will be reimbursed.

Adding Dependents:

Members are reminded that they have 31 days after the birth or adoption of a child or after a marriage/common-law qualification to inform D&R Insurance of this change for benefit purposes. After 31 days, proof of the insurability of the child or partner would have to be provided to D&R.



Retiring Members:

Retiring members are reminded that all PETL Benefits coverage for them and their dependents terminates as of their date of retirement or age 65, whichever comes first. Currently the Board contributes towards members' benefits until they retire or turn 65. Recent legislation abolishing mandatory retirement at 65 is being reviewed by the Board. The Local's policy will reflect any Board policy changes in this area.

For information about the PETL Benefits Plan, contact D&R Insurance:

Manuel Ruiz at 905-819-9699 Email: manuel.ruiz@drinsurance.ca (Fax: 905-819-9956)

For information about a specific claim or pre-determinations for services, contact GWL:

Great-West Call Centre at 1-800-263-5742

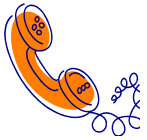
For LTD-related questions, contact OTIP:

Eric Wilson at 1-866-486-6847

Questions about Health Matters can be directed to Suzanne Gill at treasurer@etfopeel.com



Responsible usage of benefits ensures sustainability of our plan.



MEMBERS WANTED TO KNOW... Contacting Great-West Life and D&R Insurance



➤ When should members contact Great-West Life?

Members should contact Great-West Life if they have questions about specific claims or pre-determinations for services, including the following examples:

- Services and products covered under the benefits plan
- Status of a claim that has been sent into Great-West Life
- Reason for a claim being denied
- Pre-determination of a required service or product (e.g. dental work, nursing care)
- Next eligible date for coverage of a service or product (e.g. vision care, paramedical, dental check up)

➤ How do members contact Great-West Life?

On-line information:

Great-West Life has changed the address of their website. You can now visit www.greatwestlife.com. The website is an excellent resource for members. If a member registers on the website, they can print personalized claim forms. In addition, members can access their claims history, including when they are next eligible to make a claim (e.g. when the 24 consecutive months period for vision claims is up), and general information about the plan. To access this information, follow these steps:

1. Visit www.greatwestlife.com
2. On the right hand side of the homepage, scroll down to the "Client and Plan Member Sign In" box
3. Select "Group Net for Plan Members" and select "Go".
4. Refer to the "New User" area on the next screen and select "Register Now".
5. Enter you Plan Number (51991) and your ID number in the Group Benefit Plan Information section (You can find your ID number on your Great-West Benefit ID Card or on any Explanation of Benefits received from a previous claim and/or claim payment).
6. Enter the required information in the Member information section, as well as the Dependent Information if applicable
7. Complete the rest of the information as prompted.

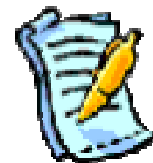
By Phone:

The Great-West Life Call Centre is open from 8:00 a.m. until 7:00 p.m. Monday to Friday. Contact the call centre at 1-800-263-5742

➤ When should members contact D&R Insurance?

Members should contact D&R Insurance if they have questions about their enrollment in the PETL Benefits Plan, including the following examples:

- Coverage for which a member is enrolled (e.g. Extended Health Care, Dental, Life Insurance, LTD)
- Changing benefits coverage (e.g. adding a dependent including a new born or spouse/common-law partner)
- Changing a mailing address
- Arranging coverage while on a leave
- Unresolved issues with Great-West Life
- A copy of the PETL Benefits booklet



➤ How do members contact D&R Insurance?

On-line Information

D&R Insurance Administrators website is www.drinsurance.ca. A list of *Frequently Asked Questions* is posted on the website, along with claim and administrative forms.

By Phone:

D&R Insurance is open from 8:30 a.m. until 5:00 p.m. Monday to Friday. Contact client services representative Manuel Ruiz at 905-819-9699 ext. 229 (Toll Free 1-800-521-0023). D&R Insurance has additional client service representatives taking calls during peak hours (8:30 a.m. – 9:30 a.m.; 11:30 a.m. – 1:00 p.m.; 3:30 p.m. – 4:30 p.m.) If Manuel or another representative is not available, please leave a voice mail message with details, including two phone numbers at which you can be reached and specific times when you are available. Email inquiries can also be sent to Manuel Ruiz at petl@drinsurance.ca.