



The Administrative Buzz

Spring 2009

**BBD's e-Newsletter
for Plan
Administrators**

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BBD Employee Corner

Leanne Metcalfe, Account Manager, Customer Service

Prior to Leanne Metcalfe's joining BBD, she obtained experience in a wide variety of positions that included: factory worker, retail sales clerk and call centre employee. In the summer of 2005, a BBD employee and friend advised her of a job opportunity within the company. Although Leanne had no experience in insurance, and honestly had never considered it as a career, she took a chance and applied.

The result was more than she could have expected; a fast paced environment, constantly changing, which appealed to her need for variety and continued personal growth. It was a company that had a feeling that employees were a family unit.

At BBD, Leanne started by processing quote requests in the New Business department. It did not take long before she looked for a new challenge, and found an opening within Client Services. Once there she took advantage of every opportunity that came her way. She enjoyed much success while working with agents and administrators, and found herself promoted to Account Manager in 2007.

Her next adventure with BBD will begin in March when Leanne moves to Port Coquitlam for a year, to cover Melissa McKenzie's maternity leave. Leanne has lived in the Kingston area for most her life, and is looking forward to the new experience the location change can provide.

BBD – Top 50 Best Small and Medium Employers in Canada



BBD is pleased to be named #9 among the Top 50 Best Small and Medium Employers in Canada, and #1 in British Columbia and Eastern Ontario.

Ron Southward, President of BBD comments, "BBD has adopted the simple adage that if we look after our employees, our employees will look after our customers and our customers will look after our shareholders. This process has worked very well for us". Troy Southward, Managing Partner states "it is our philosophy that if we take the time and effort to appreciate and engage our employees, they will almost always reciprocate in extraordinary ways".

Becoming a Top Best Small and Medium employer is a very detailed and competitive process. This national awards program recognizes top employers with between 50 and 400 employees. This study mirrors the renowned Best Employer in Canada initiative run by partner, Hewitt Associates; however, caters to smaller businesses.

Late Applicants and Your Group Insurance Plan

Please be reminded of the importance of enrolling employees and dependents (including newborns) onto your group insurance plan within 31 days of when they are eligible.

If we do not receive the enrollment within 31 days of the eligibility date, the following late applicant processes will apply if coverage is with The Co-operators and Green Shield:

If added within 90 days of being eligible, you will have the option to remit retroactive premiums **OR** provide Health Evidence which is reviewed by the Insurance Company. A Dental restriction in the amount of \$250 will also be applied for the first 12 months of coverage.

If added later than 90 days of being eligible Health Evidence will be required and reviewed by the Insurance Company. A Dental restriction in the amount of \$250 will also be applied for the first 12 months of coverage.

For further information, please contact your Account Manager.

New Format for BBD Renewals

As of June 1, 2009 our renewal rating analysis will be changing to allow us to be more aligned with the industry. The new rating will be applied to all groups 3 lives and over. A renewal rating analysis explanation will be included with all renewals for the first year to enable advisors to understand and educate their clients of these changes.

We have also made some changes to the actual renewal package itself. BBD will no longer be including rate alternates, Critical Illness amendments or proposals. In an effort to integrate ourselves with our commitment to the environment, we felt that these documents were not required unless requested.

We will include our new marketing brochure for Critical Illness and ask that the clients contact their Advisor directly to obtain a quotation. If the Advisor wishes to see rate alternates, they may contact their Account Manager and these will be provided.

Product Enhancements at BBD

We have recently added a number of product enhancements which we hope will make it easier for you to do business with BBD.

- Enhanced Critical Illness product with IAP – includes 25 illnesses, Spousal and Dependent coverage and much more
- reduced fees for HSA plans
- Removal of referral requirement for Massage Therapy
- 75% taxable benefits for LTD and STD

For further information, please contact your Plan Advisor.

Canadian Life and Health Insurance Association Launches New Coordination of Benefits Guidelines

The new Coordination of Benefits guidelines establishes the employee's group plan coverage as the first payer, the dependent coverage under his or her spouse's group plan as the second payer and, finally, the Health Spending Account coverage as the third payer.

New information includes definitions of commonly used terms such as custody arrangement, automobile insurance plan, health care spending account, and student health or dental plan.

Additional information includes new examples for the order of benefit determination, which contain clear information about both the submission of claims in situations where a plan has a COB provision and the submission of claims in situations where a plan does not have a COB provision. There are also specific examples regarding spousal and child coverage, people with active and retiree coverage, and custody situations.

For further information, please go to: <http://www.dsf-dfs.com/NR/rdonlyres/DC86F58B-5263-4E26-97FD-94FEDBE5D96D/0/CoordinationofBenefitsCLHIA.pdf>

Source: Employee Benefit News Canada

Green Shield's Social Surplus Program for 2009

ABOUT GREEN SHIELD CANADA

Green Shield Canada was founded as a not-for-profit corporation in 1957 when it introduced North America's first pay direct drug plan. Today, Green Shield Canada is a national organization specializing in group and individual health / dental benefit programs and covering nearly 1.3M participants ranging from individuals to employees of national corporations across Canada.

OUR MISSION

Green Shield Canada is a not-for-profit Corporation:

- Whose reason for being is enhancement of the common good,
- Whose goal is to administer health & social service benefits with quality, efficiency and service excellence,
- Which seeks out innovative ways to broaden the availability of services to the public,
- Which seeks continuously to improve,
- Which takes pride in its contribution to society.

OUR VISION

Our Vision is to be the best in health care and social service benefits administration and related technology solutions by setting the standard for flexible, cost efficient, quality services that exceed our clients' expectations.

OUR SOCIAL SURPLUS PROGRAM - *Deadline for Submission: [April 3, 2009](#)*

In keeping with our objectives to enhance the common good, Green Shield Canada periodically makes available a portion of its generated surplus to fund projects benefiting communities across Canada.

Through the Social Surplus Program we welcome applications for funding of programs or projects which further our objective of enabling access to health and social support services for the most vulnerable in our communities. Requests for funding should meet the following **evaluation criteria**:

Projects address one of the following:

- Access to Health and Social Support Services
- Programs targeting physically disadvantaged populations
- Programs targeting socially disadvantaged populations
- Programs targeting geographically disadvantaged populations
- Health & Wellness - Health Education / Family and Youth programs
- Projects address an underserved or underfunded subject, geographic region or demographic.
- Outlines clear, measurable outcomes with demonstrable results
- Includes a strategy to address project's longer term sustainability
- Not-for-profit organizations preferable
- Canadian or Canadian-led projects only

Please Note: *Funds requested for large capital campaigns or large capital costs will not be considered.*

HOW TO APPLY

Please contact your local BBD offices for further information.

INQUIRIES

For further inquiries please contact us by writing to socialsurplus@greenshield.ca or calling 416-221-7001 ext.205 or #1-800-268-6613 ext.205. Please note that questions about applications will not be answered during the evaluation period (April 3rd to June 30th).

Green Shield and the Expanding Role of the Pharmacist

A number of provinces are expanding the role of the pharmacist to include the authority to write or adapt some prescriptions. The most recent legislation announcement comes from British Columbia.

December 12, 2008: The Province of British Columbia and the British Columbia Pharmacist Association announced an Interim Agreement on Compensation for Prescription Adaptation.

Highlights of the agreement ...	What it means for you...
<ul style="list-style-type: none">• Effective January 1, 2009, BC pharmacists with customer consent now have the authority to adapt prescriptions including:<ul style="list-style-type: none">○ change dosage, formulation, or regimen○ renew a prescription○ make drug substitutions within a therapeutic class• Pharmacy clinical service fees associated with adapting prescriptions are paid by BC PharmaCare.	<ul style="list-style-type: none">• Your drug plan with Green Shield Canada is not affected.• Prescription drug benefits are eligible when written or adapted by health professionals with recognized prescribing authority in a given province (potentially including physicians, dentists, nurse practitioners, pharmacists, etc.) as permitted by law.• The prescription must be for a drug that is eligible under your drug plan. Pharmacy clinical service fees associated with adapting prescriptions are not eligible under any Green Shield Canada drug plan, just as physician service fees are ineligible.
<ul style="list-style-type: none">• Effective February 1, 2009, BC PharmaCare is limiting the number of dispensing fees it will reimburse for patients meeting the criteria for medically-necessary frequent dispensing (i.e., requiring less than a 28 day supply of drugs on the PharmaCare formulary).• If more frequent dispensing is required, the pharmacist can charge the customer and/or the benefits carrier for the additional dispensing fees not covered by PharmaCare.	<ul style="list-style-type: none">• Green Shield Canada co-ordinates with BC PharmaCare and pays what is not covered by the government plan as long as the product/service is eligible under your plan.• We do not anticipate much of an impact on your drug plan because few plan members require such medically-necessary frequent dispensing and few are affected by this policy.

What about the rest of Canada?

Here is an overview of how the pharmacist scope of practice is evolving across Canada to include the authority to adapt prescriptions:


<p>Legislation passed (Prescription adaptation authority granted to pharmacists to varying degrees)</p>	<p>BC, AB, MB, QC, NB, NS</p>	<p>What it means for you?</p> <ul style="list-style-type: none"> Your drug plan with Green Shield Canada is not affected. In provinces where prescription adaptation authority has been granted to pharmacists and/or other health professionals, Green Shield Canada pays prescription drug claims if the drug is eligible under your drug plan. Prescription drug benefits are eligible when written or adapted by a legally qualified medical or dental practitioner as permitted by law. Any additional pharmacy charges associated with adapting or renewing prescriptions are not eligible under any Green Shield Canada drug plan.
<p>Legislation currently under review</p>	<p>NT, ON, PEI</p>	
<p>No recent legislative changes</p>	<p>YK, SK, NL</p>	

Please contact Green Shield Canada Customer Service Centre at #1-888-711-1119 or www.greenshield.ca with any questions you may have.

BBD Online Tips

Changing Beneficiary Designations using BBD Online

A request to change the beneficiary designation for employee Fred Flintstone has to be made. The Administration menu is selected and his name is selected on the employee list on the left.

Beneficiary Designation		
B B D Suite 500-2755 Loughheed Hwy Port Coquitlam, BC V3B 5Y9 Phone: (604) 464-0313 Fax: (604) 464-7997 Toll Free: 1-800-668-2285 Toll Free: 1-800-667-1336	NAME OF EMPLOYER: ABC Company Ltd. 1234 Main Street Anytown BC V3C1A4 Phone: (604)2222222 Fax: (604)2222221	
<small>To use this form you must already be insured under your employer's plan. For a new enrolment complete a Group Insurance Enrolment Form. This form is to be completed in BLUE INK. Please submit original form only - fax or photocopies cannot be accepted.</small>		
Beneficiary Details for Flintstone, Fred		
Submission Date: March 4, 2009		
I Revoke all previous beneficiary appointments and designate as revocable Beneficiary in the event of my death:		
Full Legal Name	Relationship	Share of proceeds
1. Thelma Flintstone	Spouse	100.0%
Trustee Designation (Complete if Beneficiary is Under 18 Years of Age)		
I Appoint as Revocable Trustee to receive any amount which may be due my Beneficiary, while such a beneficiary is a Minor:		
<div style="border: 1px solid black; height: 15px; width: 100%;"></div>		
<small>I agree to the conditions of the contract(s) between my employer and the insurer(s) and authorize my employer to deduct required contributions from my earnings. On behalf of myself and my dependants I authorize Benefits by Design Inc. and all insurers to exchange the information detailed in this application, and any other benefit related information contained in files regarding me or my dependants, either now or in the future, for the purposes of administration and/or management of the group insurance policies issued by the insurers. I understand that this original document and all other original documents pertaining to me and my dependants are the property of Benefits by Design Inc. and will be permanently retained by Benefits by Design Inc. as required by the insurers. I confirm that the information I have provided is true and complete.</small>		
Important Note:		
<small>For a Change of Beneficiary, your signature must be witnessed by someone over the age of 18 who is not related to you and who is not your beneficiary.</small>		
..... Signature of Employee Date	
..... Signature of Witness Date	

The Change Beneficiary Designation is selected on the menu option.

The Change Beneficiary Designation screen allows for submission of request for changing or adding beneficiary designation of an employee. For changing the beneficiary, the Full Legal Name of the beneficiary, relationship to the employee and % of proceeds must be entered on the boxes provided on the screen. If there are 2 or more beneficiaries, the % proceeds must add up to 100%. Enter the date on the top of the screen this change would be effective. Finally, click on the Submit button to send the request.

#	Full Legal Name	Relationship	% of Proceeds
1.	Wilma Flintstone	Spouse	100.0
2.			

The next screen allows you to print the Beneficiary Designation form by clicking the link provided on the screen. The form must be signed by the employee and must be sent to BBD either by fax or mail.

BBD
Benefits by Design Inc.

ABC Company Ltd.
1234 Main Street
Anytown, BC V3C1A4

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Change Beneficiary Designation for Flintstone, Fred

Effective Date: (mm/dd/yyyy) 03 / 04 / 2009

Beneficiary Designation (use full legal name - e.g. Mary Jane Doe, not Mrs. John Doe)

I revoke all previous beneficiary appointments and designate as revocable beneficiary in the event of my death:

#	Full Legal Name	Relationship	% of Proceeds
1.	Wilma Flintstone	Spouse	100.0
2.			

Add beneficiary to list:

Trustee Designation: (Complete if Beneficiary is Under 18 Years of Age)
Full Legal Name:

NOTE
Use the Submit button to submit the new Beneficiaries list.
The form will be returned with extra Beneficiary data slots added as long as the TOTAL PERCENTAGE of Proceeds DO NOT REACH 100 Percent.

Here is a sample Beneficiary Designation form.

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Benefits by Design Inc.

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1234 Main Street
Anytown, BC V3C1A4

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The Beneficiaries Form for Flintstone, Fred was successfully created.

As it is a legal document, BBD can institute the new Beneficiaries List only upon the receipt of the signed document.

The completed form must be [downloaded here](#), printed, personally signed by the group member, and then mailed to [BBD](#).

After downloading, you may click here to continue.

BBD is committed to protecting your privacy and the confidentiality of any personal information is fundamental to the way we do business.
For more information regarding our privacy policy, [click here](#).

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