



# The Administrative Buzz

Summer 2009

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

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## **BBD Employee Corner**

### **Linda Bray – Customer Service Representative**

Linda brings ten years of customer service experience from various industries such as the movie business, coffee industry and telecommunications. With no experience in the insurance industry, Linda took a chance and applied for a position with BBD and joined the team November 2008.

Since joining the BBD team, Linda has been working along side Denise Preston, Manager of Customer Service and is enjoying the quick pace and everyday challenges that working in the insurance industry brings.

With Linda's passion for exceeding the client's expectations, Linda will continue to apply her customer services skills and her zest for personal growth within the Client Services department.

### **How does Green Shield determine the cost of a drug?**

The cost of ingredients is defined as the cost published or paid by any Provincial Drug Plan, or the Net cost price published by the manufacturer plus 10%, or the wholesale cost price published by the manufacturer plus 12.5%.

Green Shield considers all other factors to be covered by the dispensing fee. For Ontario only: brand name drugs listed on the Ontario Drug Benefit Formulary will be paid the ODB price plus 10%. Brand name drugs not listed on ODB will be paid the manufacturer list price plus 12.5%. Generic drugs, regardless of listing on ODB, will be paid the manufacturer list price plus 10%.

## **British Columbia Announces New Prescribing Regulations**

With the goal of improving access to care for all Canadians, provinces across the country are enhancing the scope of practice for various healthcare professionals. In keeping with this approach, BC announced regulations for optometrists and naturopathic physicians. The enhanced scope of practice for BC optometrists means practitioners can now:

Diagnose and treat common eye diseases;  
Prescribe, dispense and administer topic prescription medications; and  
Remove a superficial foreign body from a patient's eye.

The enhanced scope of practice for BC naturopathic physicians means practitioners with additional training will be able to prescribe medication as appropriate in their primary care practices.

Green Shield drug plans are not affected. In provinces where prescription authority has been granted to health professionals, Green Shield Canada will pay for prescription drug claims as long as the drug is eligible under your drug plan. Prescription drug benefits are eligible when prescribed by a legally-qualified medical or dental practitioner as permitted by law. For more information, please visit [gov.bc.ca/health/index.html](http://gov.bc.ca/health/index.html).

Source: Green Shield Canada Inside Story – May 2009

## **Did you know Green Shield has a Preferred Provider Network?**

Preferred Provider Network (PPN) is a group of healthcare providers who all provide discounts on products or services to plan members who belong to Green Shield Canada group or individual benefit plans.

PPNs are good for everyone: you receive a discount on the product or service which in turn, helps lower costs for the overall benefit plan and the health service providers' business volume rises.

For example, Green Shield Canada's National Vision PPN: provides you with a discount on eyewear.

The Vision PPN also provides you with a discount on laser vision correction surgery at Lasik MD.

Source: Green Shield Inside Story – May 2009

## **Elimination of a position during a medical leave**

What would happen if an employee is on LTD and there is no longer a position for them due to downsizing? Although there is no legislation that governs job security for medical leaves, you should seek legal advice to ensure the criteria you are using for the downsizing/elimination of the position is supportable in case the employee were to challenge the decision.

Questions that may be asked of the employer would be things such as:








- a) Was proper notification provided to the employee outlining the reasons for the decision?
- b) Would there be another position in the organization that the employee would be capable of doing once they return to work.

## **New Electronic Payment Process**

In an effort to provide excellent Customer Service to our clients, BBD has registered as a "standard biller" with TelPay, which means that BBD will now show up on TelPay's master list of suppliers. If you hold an account with a Credit Union in Manitoba or the Maritimes, you are automatically under TelPay.

If you are registered with TelPay, you can select BBD from the list when you are ready to make a payment and submit the funds electronically to BBD.

We also offer Internet Banking Options with the following major institutions:

-  Bank of Montreal
-  CIBC
-  TD Canada Trust
-  Bank of Nova Scotia
-  Royal Bank of Canada
-  HSBC
-  Credit Unions in BC, Alberta and Saskatchewan

## **Pre-Authorized Payment Plan**

With our Pre-authorized Payment Plan, your payment is made automatically on the payment due date.

### ***Save Money***

Forget about buying stamps, incurring late payment charges, and reduce your bank charges for bill payment.

### ***Save Time***

Forget about writing cheques or making trips to the bank or post office to pay your bills.

### ***Save Worry***

Forget about cheques that get delayed in the mail or about missing your payment due date.

Please contact your Account Manager for further information.

## Hot Topics for Plan Administrators


Here are a number of tips that you may find useful in order for easier enrollment, expedition of claims payments, and more effective management of your plan:

- ✎ Timeliness is key! Enrollment forms, Change of Name and Beneficiary, Request for Dependent Status Changes, Request for Partial Waivers and Applications for Benefits Previously Waived should be completed within 31 days of the change / coverage effective date.
- ✎ Employee terminations must be reported to BBD immediately. Please advise our office as soon as you know about an employee termination by e-mail, fax or BBD Online. If BBD is notified late, and Extended Health and Dental claims are incurred after the date of termination, we will charge premiums for the benefit(s) and duration the claims were incurred.
- ✎ When submitting paper administration forms, we require the originals for Group Insurance Enrolment and Beneficiary forms. Kindly ensure all forms are fully completed. Please access BBD Online for more convenient submissions.
- ✎ For your convenience, BBD is able to set up your account for Pre-Authorized Payments. What a better way to pay your bills on time AND save money – on stamps, bank charges and your own personal time.
- ✎ If Provincial Health Coverage is mandatory in your province, employees must have coverage to be insured for Extended Health Benefits. If not, some restriction in coverage will apply. Please contact BBD Client Services for further information.
- ✎ Requests to waive waiting periods will be considered by the insurers upon receipt of an official request from you indicating the reason why the waiver of waiting period is being requested. Each request is considered in its own merits and approval is not automatic.
- ✎ You can download all the necessary administration forms on our website at [www.bbd.ca](http://www.bbd.ca).

## BBD Online Tips

### How to change the hours per week for an employee with BBD Online

A request to Change the Hours Per Week for Crank Shaft has to be made. The Administration menu is selected and his name is selected on the employee list on the left.



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1234 Main Street  
Anytown, BC V3C1A4

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Agency**

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**Select Employee:  
Name / Class**

<b>Show terminated employees too?</b>	
Boop, Betty	A
Doe, John	A
Finch, Atticus	A
Flintstone, Fred	A
Hoffa, Jimmy	A
Rabbit, Roger	A
Rubble, Barney	A
Shaft, Crank	A
Slate, Mister	A

**Options:** [Employee Settings](#) | [Group Settings](#) | [Pending Transactions](#)

**New Employees:**

[Add a New Group Member](#)

**Existing Employees: (Please Select Employee from Menu on the Left)**

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The Change Occupation/Salary/Hours Per Week is selected on the menu option.

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**Navigation:** BBD.ca | Home | Group Plans | Employees | Administration | Reports | Options | Contacts | Log Out

**Options:** Employee Settings | Group Settings | Pending Transactions

**Select Employee:** Name / Class

Show terminated employees too?	
Boop, Betty	A
Doe, John	A
Finch, Atticus	A
Flintstone, Fred	A
Hoffa, Jimmy	A
Rabbit, Roger	A
Rubble, Barney	A
Shaft, Crank	A
Slate, Mister	A

**New Employees:**  
Add a New Group Member

**Change Data for Shaft, Crank**

- Change Dependant Status
- Change Name
- Change Beneficiary Designation
- Change Occupation/Salary/Hours Per Week
- Change Class
- Submit Partial Waiver
- Reinstate Previously Waived Benefits
- Terminate Group Membership

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The screen allows for submission of a request for a change of occupation, salary and hours per week. In the effective date section, enter the date the new hours take effect in the box provided. Since a request to change the Hours per Week is only needed at this time, click the option Yes in the "Change Hours Per Week section".

Next, enter the new hours per week in the box provided.

Finally, click on the submit button to send the request.

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**Change Occupation/Salary/Hours Notification for Shaft, Crank**

Effective Date: mm dd YYYY

Change Occupation?  Yes  No  
 Current Occupation: Assembly Line  
 New Occupation:

Change Salary?  Yes  No  
 Current Salary: \$20.00 (Hourly)  
 New Salary (\$):

If increase is more than 15%, please provide a reason:

Change Hours Per Week?  Yes  No  
 Current Hours Per Week: 40.00  
 New Hours Per Week: