

# Frequently Asked Questions about Benefits

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## General Questions

### What deadlines should I be aware of regarding my claims?

Type of Expense	Deadline
Extended Health and Dental	All claims must be received by the insurance provider no later than January 31st of the second year following the year the expenses were incurred.
Health Care Spending Account (HCSA)	All claims must be received by the insurance provider no later than March 31st of the year following the year in which the expenses were incurred.
Wellness Spending Account (WSA)	All claims must be received by the insurance provider no later than March 31st of the year following the year in which the expenses were incurred.

Please note: You have 90 days after your coverage ends to submit any outstanding eligible medical and dental expenses to the benefit carrier for consideration under the Extended Health, Dental and Health Care Spending Account. You have 31 days after your coverage ends to submit any outstanding Wellness Spending Account expenses.

### What happens if I forgot to submit my claim by the applicable deadline?

Unfortunately, your claim will not be considered if you have missed the respective deadline. You may be able to use the expense on your personal income tax return.

### Should I come in and meet with a Pension/Benefit consultant about my upcoming retirement?

Yes, you should make arrangements for a meeting by contacting Human Resources at 519-661-2194. If you qualify for Post-Retirement Benefits, you will need to complete an application to designate your dependents to be covered under the Health and Dental plans and assign your beneficiaries for your Retirement Death Benefit Certificate.

### I have recently separated from my spouse/partner. Can they still be covered under my benefit plans?

In the event of separation for a person who is legally married, the employee may choose to continue to have the separated spouse covered under the plans.

### I have recently divorced my spouse/partner. Can they still be covered under my benefit plans?

In the event of divorce for a person who is legally married, the ex-spouse no longer qualifies to be covered under the plans and will need to be removed from the plans.

### What happens if I am no longer in a common-law relationship with my spouse/partner?

The employee may choose to continue coverage under the plans for the spouse/partner for 90 days from the date you cease to cohabit.

### How do I update my address with Manulife Financial?

Simply update your address in [My Human Resources](#) and Western will report this address change to [Manulife Financial](#) at the end of the month.

### Where can I see a summary of the Western benefits I am enrolled in?

To view a summary of your Health, Dental, Life Insurance, Pension plans and dependent/beneficiary(ies) information - Login to My Human Resources and click on Benefits.

### What are the plan contract number and member certificate numbers for the Manulife Financial website?

The plan contract number is 87220 and the member certificate number is your Western ID number.

## Life Insurance

### **What happens to my life insurance when I retire from Western? Are there any options to maintain this coverage after retirement?**

Upon retirement, your life insurance coverage will cease with the exception of \$15,000 which is continued as a Retirement Death Benefit Certificate. You may convert your existing group life insurances to an individual policy plan (up to a maximum of \$200,000) with the insurance provider without proof of good health, provided you apply and pay your first monthly premium within 31 days of your coverage reducing. During this 31 day period that this conversion option may be exercised, the amount of life insurance eligible for conversion is continued without charge. If you are interested in converting your group life insurance to a private policy, please contact Human Resources at 519-661-2194. More information can be found on the [Manulife Group Insurance Conversion Form](#).

### **What happens to my life insurance when my employment terminates from Western? Are there any options to maintain this coverage after my employment terminates?**

When your employment terminates, your life insurance coverage will cease at the end of the month. You may convert your existing group life insurances to an individual policy plan (up to a maximum of \$200,000) with the insurance provider without proof of good health, provided you apply and pay your first monthly premium within 31 days of your coverage reducing. During this 31 day period that this conversion option may be exercised, the amount of life insurance eligible for conversion is continued without charge. If you are interested in converting your group life insurance to a private policy, please contact Human Resources at 519-661-2194. More information can be found on the [Manulife Group Insurance Conversion Form](#).

### **What happens to my life insurance at my Normal Retirement Date?**

Upon reaching your Normal Retirement Date, your life insurance coverage will cease with the exception of \$15,000 (\$25,000 for UWOSA) which is continued. You may convert your existing group life insurances to an individual policy plan (up to a maximum of \$200,000) with the insurance provider without proof of good health, provided you apply and pay your first monthly premium within 31 days of your coverage reducing. During this 31 day period that this conversion option may be exercised, the amount of life insurance eligible for conversion is continued without charge. If you are interested in converting your group life insurance to a private policy, please contact Human Resources at 519-661-2194. More information can be found on the [Manulife Group Insurance Conversion Form](#).

### **How do I update my beneficiaries for my Life Insurance plans?**

You will use the [Benefit Application/Change Form](#) to make a change to your beneficiaries. If you need any assistance in completing this form, please contact Human Resources at 519-661-2194.

### **How do I increase my Optional Life Insurance coverage?**

You will use the [Benefit Application/Change Form](#) to request the change in writing.

If the increased coverage is a result of a life event the change (such as birth or adoption of a child, getting married or divorced) and you provide Human Resources with the completed [Benefit Application/Change Form](#) within 31 days of the life event it will become effective without providing proof of good health.

If the increased coverage is not due to a life event or outside the 31 day window your increased coverage will be subject to providing proof of good health and approval from the carrier, Manulife Financial.

### **How do I enroll into the Dependent Life Insurance plan?**

You will use the [Benefit Application/Change Form](#) to request the change in writing. If enrolling into the plan within 31 days of a dependent first becoming eligible it will become effective without providing proof of good health.

If the requested coverage is outside the 31 day window the coverage will be subject to providing proof of good health and approval from the carrier, Manulife Financial.

### **How would a claimant make a life insurance claim?**

The first step would be to contact Human Resources at 519-661-2194. Human Resources will issue the necessary paperwork to the claimant to make a claim.

### **Are there any options for Life Insurance coverage past age 21 for my dependent child(ren)?**

- Yes, your dependent child(ren) could continue their coverage if they are under age 25, a full-time student, unmarried, not engaged in full-time employment and dependent on you or your spouse for financial support; or
- Dependent on you for maintenance and support because of a mental or physical infirmity that began while the child was under age 21, or age 25 if the child qualified above

## **Health, Dental, Health Care Spending Account (HCSA), Wellness Spending Account (WSA) and Professional Expense Reimbursement (PER) Account**

### **What is the phone number for our Health, Dental, HCSA and WSA benefits carrier?**

The toll free telephone number for Manulife Financial is 1-866-896-8515.

### **What types of expenses can be claimed against the HCSA?**

Canada Revenue Agency (CRA) decides what expenses for you and your dependents are eligible under the HCSA. It is recommended that you access the CRA published list of expenses for the most up to date information. You may access this list by visiting the [eligible medical expense website](#).

### **What types of expenses can be claimed against the WSA(UWOFA only)?**

Your taxable Wellness Spending Account (WSA) is designed to support your personal health and wellness. It can be used to pay for your personal wellness expenses such as fitness and sporting equipment, a personal trainer, nutritional counselling, weight loss programs, smoking cessation programs and green home initiatives.

Please [click here](#), for a listing of eligible expense under the WSA.

### **What year will the WSA reimbursements be documented on my T4?**

Western is required to report the total amount reimbursed on your T4 in the year the reimbursement was made.

### **What happens if I don't use my full HCSA and/or WSA allocation in a particular year?**

If you have not used your full HCSA and/or WSA allocation in a particular year, the amount will be carried forward to the next calendar year. Reimbursement will first be paid from the earlier year's amounts. At the end of the second calendar year any amounts remaining from the previous year will be forfeited.

### **Where can I find out my HCSA and/or WSA balance?**

To see the current balance in your HCSA and/or your WSA, visit the [Manulife Financial website](#) and sign in. Once logged in, click on "My Benefits", then the link that says HCSA Balance/WSA Balance. For the HCSA, you will see amount deposited in current year, claims paid, and your current balance. For your WSA you will see your cumulative balance. To see your claims history details for both the HCSA and WSA – see 'Claims History' then choose either HCSA or WSA.

### **Where can I find the claim forms to make paper claims?**

You can find the paper claims on the [Human Resources-Benefits-Forms website](#).

## **Where should I send my completed forms for paper claims?**

You will need to submit your completed forms to the following address:

### **Health, HCSA and WSA Claims**

*Manulife Financial Group Benefits  
Health Claims  
PO BOX 1653  
Waterloo, ON N2J 4W1*

### **Dental Claims**

*Manulife Financial Group Benefits  
Dental Claims  
PO BOX 1654  
Waterloo, ON N2J 4W2*

## **What types of claims can be submitted online?**

You can typically submit WSA, HCSA, dental, vision care and paramedical practitioner claims electronically through the [Manulife Financial website](#).

## **Can I submit claims for my spouse and eligible dependent children online and can they be coordinated with another Manulife group plan?**

You can submit claims for yourself, your spouse and your eligible dependent children and they can be coordinated with other Manulife group plans.

## **What are the administrative rules regarding coordinating claims with other plans?**

For further information concerning co-ordination of benefits, please visit the [Canadian Life and Health Insurance Association](#).

## **When can I expect payment to be issued when I submit a claim online?**

The turnaround time is the same as a paper claim, approximately 5 business days, because it follows the same adjudication process as a paper claim. You will receive an e-mail notification when your claim has been processed.

## **How long do I need to keep my receipts after I file an online claim?**

You must retain your receipts for 12 months from the date you submit your claim. In the event your claim is selected for audit you will be required to produce the original receipt.

## **Can I request that the balance of my claim be paid from my Health Care Spending Account using the Online Claims Submission process?**

Yes, you will be able to answer “Yes” to the prompt, “Use your Health Care Spending Account to reimburse any unpaid portion of your claim?”.

If you also have coverage under your spouse’s plan it will need to be considered under that plan before you can request your HCSA to be used.

### **What are the benefits of submitting a claim online?**

The benefits of submitting a claim online are:

- No paper form to find and fill out
- No mailing time for the claim to arrive at Manulife Financial
- No receipt is required with the claim, unless requested to as part of an audit
- No mailing time for the payment cheque to arrive, since the payment is deposited directly to the member's bank account

### **How do I obtain additional Wallet Cards for my overage student dependents or replacement cards?**

You may print additional or replacement cards by signing into the [Manulife Financial website](#) or by calling the Manulife Customer Service at 1-866-896-8515.

### **Do I have out-of-country emergency medical coverage while traveling?**

Yes, you do have out-of-country emergency medical coverage. On the reverse side of the Extended Health and Dental identification card provided by the benefits carrier, it lists telephone numbers to contact at the time of the emergency, depending on where you are in the world. For more details on this coverage, please refer to your applicable [group benefit plans booklet](#) and the [Emergency Travel Assistance](#) brochure.

### **If I have questions concerning a benefit claim, who should I contact?**

You can call Manulife directly at 1-866-896-8515 or by logging into the Plan Member secure site and use the 'send a note' feature. Manulife will respond to you within two business days.

### **If I leave Western University, when will my Health and Dental benefit coverage cease?**

Your coverage will cease at the end of the month in which you terminate your employment. For example, if you terminated June 5th, your coverage would continue until June 30th.

### **Are there any options for Health and Dental coverage past age 21 for my dependent child(ren)?**

- Yes, your dependent child(ren) could continue their coverage if they are under age 25, a full-time student, unmarried, not engaged in full-time employment and dependent on you or your spouse for financial support; or
- Dependent on you for maintenance and support because of a mental or physical infirmity that began while the child was under age 21, or age 25 if the child qualified above

### **Where can I find my PER account balance?**

Sign on to [Western Financials](#) to see the current balance in your Professional Expense Reimbursement Account.

### **Where can I find out further information regarding the PER account?**

Further information concerning the PER account can be found by clicking on your respective employee group below:

- [UWOFA](#)
- [UWOFA-LA](#)
- [PMA](#)
- [OPSEU \(Western Special Constables\)](#)