



# THE advantage™

MAY 2016

THE STUFF YOU NEED TO KNOW...

## PHARMACISTS HELPING PLAN MEMBERS IMPROVE THEIR HEALTH THROUGH CHANGE4LIFE

GSC has been busy this past year with the launch of Change4Life, our suite of innovative health management initiatives, designed to encourage plan members to change their health behaviour, manage their chronic medical conditions, and to improve their overall health. Here's a recap of what we did:

- In May 2015, we launched the Change4Life health portal, a site that offers plan members a number of online tools and resources, including an easy-to-use health risk assessment (HRA), to help plan members improve their health and to earn points for a chance to win rewards.
- Starting in BC and Ontario in 2015, we introduced the Pharmacist Health Coaching – Cardiovascular Program to help plan members with cardiovascular disease learn how they can better manage their condition. We have since expanded the program to eight provinces, with more to come.
- We continue to work with pharmacists across Canada to encourage them to participate in the Pharmacy Health Coaching – Cardiovascular Program. We are engaging pharmacists to get them trained to deliver the program, and making it easier for them to identify eligible GSC plan members and offer their services.
- This year, we also re-launched our new and improved Pharmacist Health Coaching – Smoking Cessation Program to help plan members quit smoking.

Very soon we will be switching our focus to promote the Pharmacy Health Coaching – Cardiovascular Program and Smoking Cessation Program directly to plan members. We will be sharing more on our strategy later this summer. So stay tuned.

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- Pharmacist Health Coaching News
- Registering for Plan Member Online Services
- Going green with plan member booklets
- Contract update: self-inflicted injury/suicide clause

## MAKING IT EASIER FOR GSC PLAN MEMBERS TO GET ONLINE

Change is good, right? Especially when it makes something faster, easier, and simpler. This is what's coming at the end of this month, as we're enhancing the registration process for Plan Member Online Services. Plan members can register in one simple step – all they will need is a registration key (which will be sent with ID cards and claim statements) plus a few other personal details. So help us encourage your plan members to register for an online account, their one-stop-shop for secure access to submit claims (for those plans that allow online claim submission) sign up for EFT payments, view claim history and statements, check eligibility and more (like accessing the Change4Life portal and downloading the GSC on the Go app)! Making what was already good, even better.

## GOING GREEN WITH PLAN MEMBER BOOKLETS

At GSC, we believe paper is so last year. Or century. Why? Not only are we committed to reducing our environmental footprint by eliminating paper waste where possible, we want to make it easier for plan sponsors and plan members to get what they need online. As a result, GSC is moving to a new standard for booklet requests. New and revised booklets will be posted online only, and will be available through Plan Member Online Services and on Online Administration. If plan members need a paper version of their booklet, all they need to do is go online and print a copy for themselves. Or, you can print a copy for them from your Online Administration account. Questions? Please speak with your GSC Account Team.

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## CONTRACT UPDATE: SELF-INFLICTED INJURY/SUICIDE CLAUSES

Recent media coverage has raised concerns about old clauses in insurance contracts that exclude coverage for persons who attempt suicide or who intentionally injure themselves, particularly how the clause affects persons with mental health conditions. On behalf of the industry, the Canadian Life and Health Insurance Association (CLHIA) has been examining this issue for several months. Exclusion clauses for self-inflicted injury, suicide, and attempted suicide are standard in the industry, including GSC. While GSC does have this standard clause in our booklets, the clause is actually rarely used to deny or exclude health and dental benefits. See below for the current wording:

### **Health and dental**

#### GENERAL OVERALL EXCLUSIONS

Eligible Services do not include and reimbursement will not be made for:

1. services or supplies received as a result of disease, illness or injury due to:
  - a) intentionally self-inflicted injury while sane or insane;

### **Travel**

Treatment or service required as a result of suicide, attempted suicide, intentionally self-inflicted injury of you, a traveling companion, or immediate family member while sane or insane;

We have been engaged with the Canadian Life and Health Insurance Association (CLHIA) on this issue and have carefully considered the potential negative impact of this clause on our plan members. GSC will be removing these clauses from our standard booklets. You will see the revised wording at the time of your next booklet update.