



THE advantage[®]

FEBRUARY 2018

THE STUFF YOU NEED TO KNOW...

ANOTHER REASON TO GET YOUR PLAN MEMBERS ON THE CHANGE4LIFE[®] PORTAL: THE MINDFULNESS PROGRAM

GSC celebrated the launch of an industry-first mental health support program this past holiday season. After just one month, thousands of plan members are participating in the Mindfulness Program on the Change4Life health portal, and one lucky plan member has won our grand prize draw, winning \$5,000 in amazing gift cards – just for participating in the program. To keep the momentum going, and to make sure as many plan members as possible have the chance to benefit from the evidence-based program, we will be running additional contests and promotions throughout 2018. You can check out greenshield.ca/sponsors-advisors/benefits-of-gsc/change4life/mindfulness for more program information and to access some handy promotional materials.

And we're always working diligently to add more enhancements to our health portal that will promote and increase plan member health. New to the portal this quarter will be learning modules and supports to help plan members work on their financial health, which we know from our health risk assessment (HRA) data is a key risk factor for stress.

Looking for more ways to promote the Change4Life portal to your plan members? We have a robust suite of plan sponsor customizations available (for a fee), including contests and challenges for your plan members to boost HRA completion and participation, ways to customize the look of the portal, integration of your HR services, and access for non-plan members – like dependents or contract employees. Speak to your GSC account team for more information or to request a customization.

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GSC IS OFFERING BEST DOCTORS

GSC has formalized an arrangement with the second opinion service Best Doctors that will allow for preferred pricing and the ability for GSC to pay Best Doctors directly on behalf of plan sponsors.

About Best Doctors

Best Doctors was founded in 1989 by professors from the Harvard School of Medicine, who believed that everyone should have access to world-renowned specialists when diagnosed with a significant medical condition. Currently, Best Doctors provides services to approximately 40 million people in over 100 countries. Best Doctors services work to ensure the correct diagnosis and course of treatment are delivered to improve health outcomes. Their statistics show that as a result of their services:

- 37 per cent of diagnoses are corrected or refined
- 65 per cent of treatments are corrected or modified
- 90 per cent of members feel confident in their medical decisions after a Best Doctors review

Best Doctors connects its members with over 50,000 experts with over 450 subspecialties to ensure the best medical decisions are made.

What do they offer?

The core product with Best Doctors includes a patented second-opinion consultation, matching plan members with the right specialist or physician for their conditions and location, health care navigation, Q&A with a medical expert, and storage of a plan member's medical history for up to three years (includes dependents). This product can also, for an additional cost, be extended to parents and in-laws.

Contact your GSC account team for more information about this offering.

GLUCOSE MONITORING SYSTEMS (GMS): AN UPCOMING (OPTIONAL) CHANGE TO EXTENDED HEALTH SERVICES BENEFITS FOR PLAN MEMBERS MANAGING DIABETES

In the coming months, we will be adding glucose monitoring systems (GMS)* as a standard medical device on our extended health services benefits plans. The GMS will be eligible for a subset of insulin-dependent plan members and participants with diabetes, based on specific medical criteria. This change comes as a result of careful consideration of the cost-benefit analysis, plan member experience, and available clinical research based on health outcomes.

What are GMS devices?

GMS provide patients managing diabetes with continuous glucose readings by using a sensor (usually a small needle) inserted into the skin, which reads glucose levels through their interstitial fluid. Because the glucose levels are measured in frequent intervals (multiple times throughout the day), the user has access to real-time information about current glucose levels, trends, and rates of change.

This is different from traditional blood glucose monitoring, which requires the user to prick their finger and apply a small amount of blood onto a test strip that is inserted into a meter, to get a one-time glucose reading.

Why are we making this change?

Blood glucose testing frequencies are individualized and can vary greatly depending on the intensity of treatment, with some patients needing to test their glucose levels as frequently as 10 or more times per day. GMS can reduce the frequency of testing significantly. Using these devices, a patient needs to proactively test only if the GMS must be calibrated, or when the GMS reading is showing a sudden upward or downward trend. The use of a GMS (for those who typically test above a particular threshold) could result in an overall cost saving because of a reduction in the other diabetic supplies required for frequent blood glucose monitoring. It has been noted that GMS can also be useful for patients who struggle to achieve their glucose level goals despite focused efforts, and those who suffer from night-time hypoglycemia (especially children). New and emerging GMS technology suggests that these devices are becoming less expensive to purchase, which means that, over time, there will likely be even greater cost savings achieved.

More details about this change will be coming soon, including the process to follow if you don't want this change to apply to your benefits plan.

*GMS includes both continuous glucose monitors and flash glucose monitors.

2018 PROVINCIAL DENTAL FEE GUIDE ADJUSTMENTS

Each year, GSC reviews the dental fee guides issued by dental associations in each province and territory to check for changes that might affect your dental plan. Here is a summary of the adjustments to dental fees for 2018 by province:

PROVINCE	AVERAGE INCREASE	FEE GUIDE EFFECTIVE DATE
Alberta	N/A*	January 1, 2018
British Columbia	3.4%	February 1, 2018
Manitoba	2.6%	January 1, 2018
New Brunswick	2.0%	January 1, 2018
Newfoundland and Labrador	3.0%	January 1, 2018
Northwest Territories/Nunavut	1.9%	January 1, 2018
Nova Scotia	1.8%	February 1, 2018
Ontario	1.8%	January 1, 2018
Prince Edward Island	1.9%	January 1, 2018
Quebec	2.5%	January 1, 2018
Saskatchewan	2.6%	January 1, 2018
Yukon	N/A	April 1, 2018

*You may recall that the Alberta Dental Association began issuing a dental fee guide (for the first time in a long time) in January of this year. In past years, we would undertake our own comprehensive review of each eligible dental procedure code and analyze historical claims data and industry-specific claims trends to determine the appropriate annual increases for Alberta. Starting this year (and going forward), we will be using the published Alberta dental fee guide as we do in other provinces.

HOW CAN YOU KEEP YOUR PLAN MEMBERS INFORMED ABOUT THEIR BENEFITS PLAN?

We have lots of news and information to share with you and your plan members about what's happening in the world of health and dental benefits. But recently we have heard from a few plan sponsors that GSC emails are not always getting through to their inboxes. We want to make sure emails from GSC continue to be received (and read!) so please ask your IT department to make sure our domain, @greenshield.ca, is added to your "safe senders" list.

We also hope that you continue to encourage your plan members to read benefits plan communications from GSC. Moving forward, we are going to be even more proactive in emailing plan members important information about their benefits plan, and sharing news about the great programs we are building (things like upgrades to our mobile app and the launch of the Mindfulness Program). Plan members can always unsubscribe if they don't want to receive our emails (but we hope you encourage them not to do that!).

CHANGES COMING SOON TO ONLINE SERVICES!

We're working on some valuable enhancements to our Online Services self-serve platform that will mean a better and more efficient plan member experience, while allowing us to continue to help keep your benefits plan free from fraud. Some of the changes will eliminate the need for plan members to send any future claims or supporting documents in the mail, as an electronic submission option will be available for all claims types! In addition, we will be making it easier for the plan member to find out the status of their uploaded claim. Lots more details and communications to come, so stay tuned...

