



# YOUR HEALTH YOUR PLAN

## CLAIM ALL YOUR EXPENSES ONLINE!

Several enhancements have been made to Canada Life GroupNet and members are now able to submit ALL expenses online! All you need to do is take a photo or scan your receipts and supporting documentation and attach them when you submit your claim. As well, you now have 12 months from the date the expense is paid to submit a claim online instead of the previous 6 month limitation.

If you haven't already registered for GroupNet, visit the Health Plan section on [www.stf.sk.ca](http://www.stf.sk.ca) and select the Canada Life GroupNet link. Once registered, you can arrange direct deposit payments and your claim reimbursements will go directly into your bank account.

The GroupNet mobile app is also available to download from the App Store or Google Play so you can submit all your claims online right from your phone, anywhere, anytime!

## SEARCH FOR ELIGIBLE HEALTHCARE PROVIDERS AND PRESCRIPTION DRUGS ON GROUPNET

Want to know if a provider is eligible for coverage under the Plan before you obtain their services? Healthcare providers, including massage therapists, physiotherapists, registered psychologists, etc. are listed on Canada Life GroupNet under the link Find a Provider. The list is updated regularly, so be sure to search for providers before incurring expenses.

You can also utilize the Drug Search tool under the link Coverage & Balances/Drugs/Drug Search. Simply search the drug by name or drug identification number (DIN) to find out if it's covered, at what percentage, or if prior authorization is required.

These tools are also available on the GroupNet Mobile app. You can conveniently search for coverage information from any location at any time.



### GET PERSONAL RECOMMENDATIONS AND OFFERS ON GROUPNET MOBILE

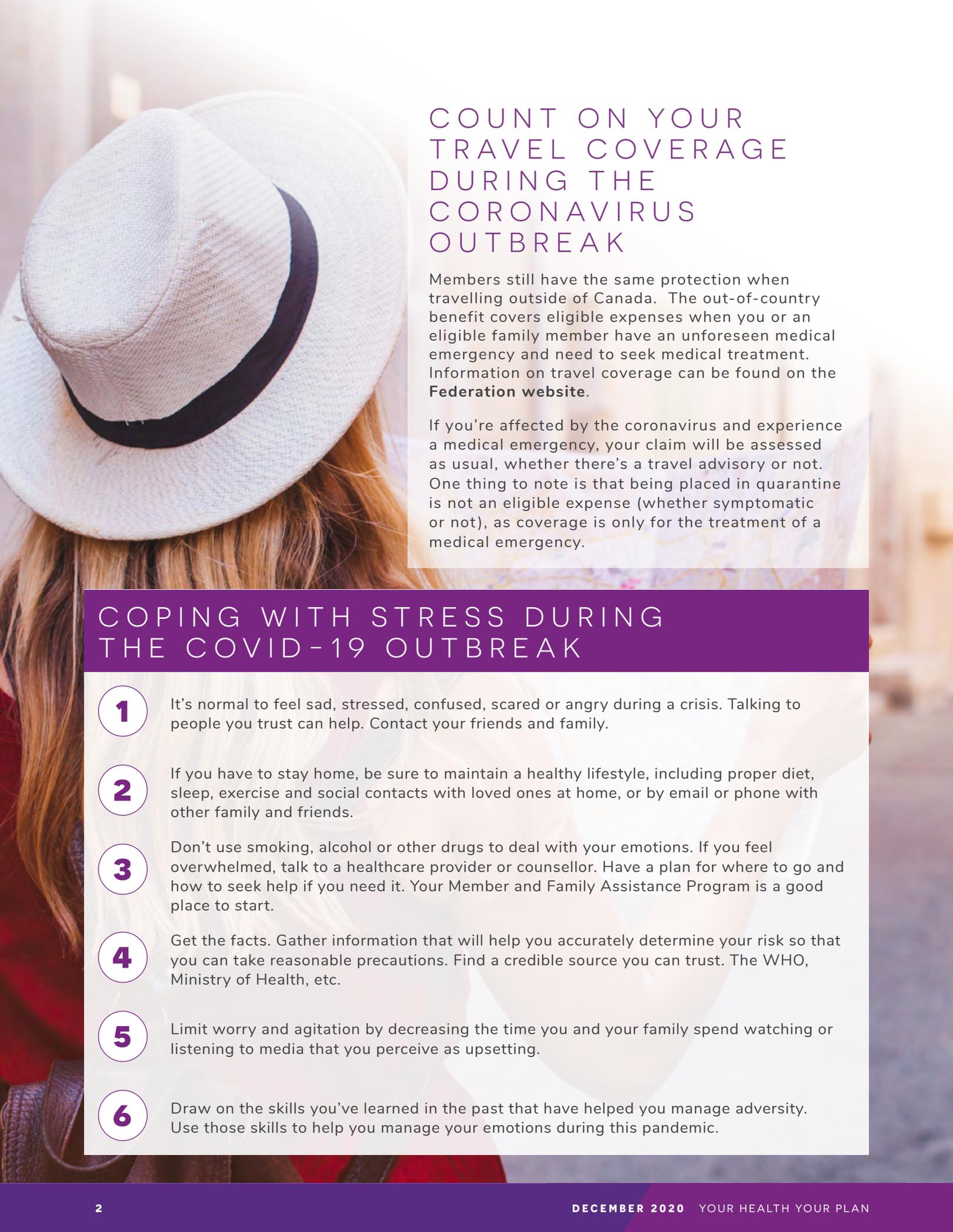
Stay in the know about your group benefits plan with personalized offers and reminders. Next time you update your GroupNet mobile app, agree to notifications. Don't have the app? Download it today.



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## COUNT ON YOUR TRAVEL COVERAGE DURING THE CORONAVIRUS OUTBREAK

Members still have the same protection when travelling outside of Canada. The out-of-country benefit covers eligible expenses when you or an eligible family member have an unforeseen medical emergency and need to seek medical treatment. Information on travel coverage can be found on the **Federation website**.

If you're affected by the coronavirus and experience a medical emergency, your claim will be assessed as usual, whether there's a travel advisory or not. One thing to note is that being placed in quarantine is not an eligible expense (whether symptomatic or not), as coverage is only for the treatment of a medical emergency.

## COPING WITH STRESS DURING THE COVID-19 OUTBREAK

1

It's normal to feel sad, stressed, confused, scared or angry during a crisis. Talking to people you trust can help. Contact your friends and family.

2

If you have to stay home, be sure to maintain a healthy lifestyle, including proper diet, sleep, exercise and social contacts with loved ones at home, or by email or phone with other family and friends.

3

Don't use smoking, alcohol or other drugs to deal with your emotions. If you feel overwhelmed, talk to a healthcare provider or counsellor. Have a plan for where to go and how to seek help if you need it. Your Member and Family Assistance Program is a good place to start.

4

Get the facts. Gather information that will help you accurately determine your risk so that you can take reasonable precautions. Find a credible source you can trust. The WHO, Ministry of Health, etc.

5

Limit worry and agitation by decreasing the time you and your family spend watching or listening to media that you perceive as upsetting.

6

Draw on the skills you've learned in the past that have helped you manage adversity. Use those skills to help you manage your emotions during this pandemic.

## GET HELP MANAGING YOUR DEBT

Financial health is a key component of your overall well-being. Did you know that financial stress makes you twice as likely to report poor overall health and four times as likely to suffer from sleep problems, headaches or other illnesses? Not only that, but financial stress can lead to more serious health problems like heart disease, high blood pressure and mental health conditions, so it's important to look after your financial well-being.

Due to the pandemic, many Canadians are facing financial trouble after the initial lockdown put thousands out of work. In response, Canada Life has partnered with the Credit Counselling Society to give members free access to credit counselling for a limited time.

A professionally certified credit counsellor will review your financial situation, help you build a budget, create a debt repayment

program and explain how to use credit wisely. They will explore options for getting your finances under control, including debt consolidation, interest relief and, if needed, bankruptcy.

You can also visit the **Credit Counselling Society's** website, which includes access to helpful information and resources like interest and debt calculators, workshops, budgeting tips and more.

## MINDING YOUR MENTAL HEALTH

This time of year can be hard on our mental well-being, even when there isn't a pandemic to worry about. A reminder that the STF provides comprehensive mental health supports to teachers, including coverage for registered psychologist and social worker visits through the Health Plan, and free, short-term counselling through the Member & Family Assistance Program. There are also a number of free resources available as well. We've compiled **a list here**.

## UNDERSTANDING THE SASK. SPECIAL SUPPORT PROGRAM

The SSP is made available through the provincial government. It helps cover the cost of medication for families that have high drugs costs in relation to their income. The STF Members' Health Plan is designed to pay for eligible drug expenses after coverage has been provided to you by government programs like the Special Support Program. This helps to reduce the cost of benefits under the MHP. You must apply to the SSP to avoid having your drug coverage suspended. Click **here** to learn more.

## DENTAL QUESTIONS? WHO TO CONTACT



The Teachers' Dental Plan is administered by the Government of Saskatchewan through the Teachers' Superannuation Commission (STSC) in Regina. If you have any questions about dental benefits, or you need to update your personal or dependant information with the dental plan, please contact the STSC directly at 1-877-364-8202 or 306-787-8814 in Regina or visit **[www.stsc.gov.sk.ca](http://www.stsc.gov.sk.ca)**.

# MANAGING YOUR DIABETES

Diabetes management requires constant awareness of what makes your blood sugar rise and fall and how you need to control these day-to-day factors. Keeping your blood sugar levels within the range recommended by your doctor can be challenging because many different circumstances can make your blood sugar levels change, sometimes unexpectedly. The Members' Health Plan provides coverage for a variety of supplies and equipment to help you monitor and manage your blood sugar, as outlined in the chart below.

BENEFIT	COVERAGE	ELIGIBILITY
<b>Blood-glucose monitoring machine</b>	80% - 1 every 4 years	Physician's referral required
<b>Flash glucose monitoring machine (i.e. Free-Style Libre)</b>	80% - no frequency maximum	Must be at least 18 years old Must use insulin to manage blood sugar/glucose levels Must have at least 2 years in self-managing diabetes
<b>Insulin infusion pump</b>	80%-maximum \$6,300 every 4 years	Physician's referral required
<b>Continuous glucose monitoring machines including sensors and transmitters</b>	80% - maximum \$4,000 per calendar year	Physician's referral required Must use insulin to manage blood sugar/glucose levels Complete a pre-treatment/estimate form prior to submitting a claim
<b>Diabetic drug supplies: (insulin syringes, disposable needles for use with non-disposable insulin injection devices, test strips, lancets, sensors for flash glucose monitoring machines)</b>	100% - maximum \$2,000 each calendar year (combined maximum with diabetic health supplies)	Requirements for flash glucose sensors are above (under flash glucose monitoring machine)
<b>Diabetic health supplies: (novolin-pens or similar insulin injection devices using a needle, insulin infusion sets, bloodletting devices including platforms)</b>	80%-maximum \$2,000 each calendar year (combined maximum with diabetic drug supplies)	Physician's referral required



SASKATCHEWAN  
TEACHERS'  
FEDERATION

## YOUR HEALTH YOUR PLAN

We appreciate your feedback. If you have a comment or question, please contact us at.

**STF Members' Health Plan**  
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