

# Your Health Your Plan



HEALTH BENEFIT NEWS AND INFORMATION FOR SASKATCHEWAN TEACHERS • DECEMBER 2016

## Travel Coverage & Assistance Outside of Canada



### Coverage for Medical Emergencies

Travelling offers many rewards and challenges. One challenge you don't need is the unexpected costs associated with a medical emergency. You can take comfort in knowing you have coverage for hospital and medical expenses under the STF Members' Health Plan if you experience a medical emergency while travelling outside of Canada.

A medical emergency is either a sudden, unexpected injury or illness, or an acute episode of a disease that could not have been reasonably anticipated based on your prior medical condition.

For more information about coverage and limitations that may apply, contact the Members' Health Plan or Great-West Life.

### Travel Assistance (Formerly Global Medical Assistance)

Travel Assistance coverage provides benefits and support to travellers in emergency situations worldwide, 24 hours a day, seven days a week.

Through Travel Assistance, you have access to co-ordinators who can help you locate the nearest, most appropriate physicians and health-care facilities and help you overcome language barriers.

Some of the other benefits include:

- Advance payment to the hospital when required for admission.
- Assistance obtaining approval from Great-West Life for covered medical expenses.
- Family member travel assistance.
- Medical evacuation if suitable local care is not available.
- Transportation of remains.

Coverage does not include trip cancellation, trip interruption, or loss or damage of baggage.

To access Travel Assistance, call the toll-free phone number on the

back of your Travel Assistance card. You can download and print this card by logging in to Great-West Life GroupNet or contacting the Members' Health Plan.

### Travel Checklist

- ✓ Sunscreen
- ✓ Passport
- ✓ Provincial Health Card
- ✓ STF Members' Health Plan Card
- ✓ Travel Assistance Card

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Members'  
*Health Plan*



# Promoting Wellness Tobacco – Give It Up!

The best thing to say about tobacco is: I QUIT! Tobacco kills six million people each year. It's not just smokers that are affected – 600,000 of these deaths are non-smokers who were exposed to second-hand smoke.

Going smokeless isn't the answer. Smokeless tobacco contains at least 28 chemicals that have been found to cause cancer, primarily of the mouth, esophagus and pancreas. It also causes gum disease and tooth loss.

*Smoking harms nearly every organ of the body.*

To assist you, your eligible spouse or dependent children in becoming a non-smoker, the STF Members' Health Plan provides coverage for smoking cessation drugs that require a prescription. There is a lifetime maximum of \$500 per person.

It's time to give it up! You'll feel better and so will those around you.

## Getting Your Life Back

Quitting tobacco at any age can give you back years of life. The health benefits begin within minutes of stopping. Just think how good you'll feel.

Within	Health Improvement
20 minutes	Your heart rate and blood pressure drop to healthier levels.
12 hours	The carbon monoxide level in your blood drops to normal.
2 weeks - 3 months	Your circulation improves and your lung function increases.
1 - 9 months	Coughing and shortness of breath decreases. Lung function improves.
1 year	The risk of coronary heart disease is reduced to half that of a smoker.
2 - 5 years	Stroke risk can fall to that of a non-smoker.
5 years	Risk of cancer of the mouth, throat, esophagus and bladder are cut in half. Cervical cancer risk falls to that of a non-smoker.
10 years	The risk of dying from lung cancer drops to about half that of a smoker. The risk of cancer of the larynx and pancreas decreases too.
15 years	The risk of coronary heart disease equals that of a non-smoker.

## Tips for Kicking the Habit



- 1. Prepare** – To help with nicotine withdrawal, line up support in advance. Ask your health-care provider about nicotine replacement gum, lozenges or patches so you'll be ready on the day you quit.
- 2. Get Help** – Learn about available tobacco cessation resources, such as support groups, hypnosis and mobile applications. Ask your health-care provider about medications to curb cravings and ease withdrawal symptoms.
- 3. Avoid Your Triggers** – Identify your triggers and avoid them. Find something else to do instead, such as brushing your teeth, taking a walk or chewing gum.
- 4. Clean** – Once you've smoked your last cigarette, throw away your lighters and ashtrays. Wash clothes that smell like smoke, and clean your carpets, draperies and upholstery. You don't want to see or smell anything that reminds you of tobacco.
- 5. Get Moving** – Being active can curb nicotine cravings, ease withdrawal symptoms and relieve stress.
- 6. Snack Smart** – Don't try to diet when you give up tobacco. When you feel the urge to snack, go for healthier choices like fruit, carrots or celery sticks.

*Do it for you or do it for your children. Second-hand smoke increases the risk of asthma and ear infections in children.*

Sources: [www.greatwestlife.com](http://www.greatwestlife.com) and [www.saskatchewan.ca/residents/health](http://www.saskatchewan.ca/residents/health).

# Co-ordinating Benefits so You Pay Less



Co-ordination of benefits is possible when you're covered under more than one group health plan (e.g., your plan and your spouse's plan). Co-ordinating your STF Members' Health Plan benefits with the benefits provided by a second plan ensures you get the maximum reimbursement available for your health claims.

## How Do I Revise My Co-ordination of Benefits Information?

You can review or revise your co-ordination of benefits information by logging in to the MySTF section of [www.stf.sk.ca](http://www.stf.sk.ca) and accessing Manage Family Coverage. Alternatively, you can change your co-ordination of

benefits information by submitting an STF Change of Information form.

## How Do I Make a Claim?

Which group plan you submit a claim to first depends on whether the claim is for you, your spouse or your children.

### If the Claim is for You

If the claim is for a service or benefit you received, you should submit the claim to Great-West Life first. Make copies of the receipts and mail the originals to Great-West Life along with a completed Health Claim form, or, if eligible, submit your claim online through Great-West Life GroupNet.

When you receive your Explanation of Benefits statement from Great-West Life, send a copy of the statement, copies of the receipts and a completed claim form to the second insurance company.

### If the Claim is for Your Spouse

A claim for your spouse should be submitted to their insurance company

first. After their claim is processed, send the claim statement, copies of the receipts and a completed Health Claim form to Great-West Life, or, if eligible, submit the claim online.

### If the Claim is for Your Children

Claims for children should be submitted to the benefit plan of the parent whose birthday falls earlier in the calendar year.

If both parents have birthdays in the same month, submit claims to the plan of the parent/spouse whose first name begins with the earlier letter in the alphabet.

Claims for children when the parents are divorced or separated are prioritized in the following order:

- The plan of the parent with custody of the child.
- The plan of the spouse of the parent with custody of the child.
- The plan of the spouse of the parent without custody of the child.

## GroupNet Mobile App

Wherever you go, GroupNet Mobile goes with you. It's quick, easy and free! This app allows you to use your mobile device to:

- ✓ Submit claims online
- ✓ Sign up for direct deposit
- ✓ View your claims history
- ✓ View your card information
- ✓ Look up specific drugs using the Drug Coverage Search tool

And so much more!

The GroupNet Mobile app is available from the Apple Store and Google Play.



# Submitting Student Verification is Quick & Easy

Is your child aged 21-25 attending a post-secondary educational institution? In order to maintain health coverage for dependent children over age 21, you must provide verification of full-time student status for each semester your child is attending university or college.

Providing student verification is quick and easy. Just follow these steps:

1. Log in to **MySTF** on the Federation website, [www.stf.sk.ca](http://www.stf.sk.ca).
2. Click on **Family Health Coverage**.
3. Click **Edit** beside your child's name.
4. Check ( ✓ ) – **Is a full-time post-secondary student**.
5. **Upload** student verification.

Alternatively, you can send your documentation to the STF Members' Health Plan by mail, fax or email.

## Out With the Old In With the New



Our Health Claim form is now used for **all** vision, drug and other health expenses. Health Claim forms are available on [www.stf.sk.ca](http://www.stf.sk.ca) or by contacting the health plan. The completed form should be mailed directly to Great-West Life – the address is provided on the form.

Did you know you can print a personalized claim form with your name, address and member ID number already filled in? Just log in to MySTF and download your personalized claim form.

**Please destroy any old Vision Claim or Extended Health Care forms. They are outdated and do not have the correct mailing address for claim submissions.**

## Did You Know Most Vaccinations Are Covered?

The STF Members' Health Plan covers most vaccines that are not covered by your provincial health plan up to a maximum of \$300 every two calendar years. Some common vaccines are:

- Influenza
- Shingles
- Chicken Pox
- Human Papilloma Virus (HPV)
- Hepatitis A and B

To check if a particular vaccination is eligible for coverage, contact Great-West Life at 1-800-957-9777. Make sure to have your plan number (51585) and member ID number (1000\_\_\_\_) available before calling.

Did you find this newsletter interesting or helpful? Let us know.

Email the STF Members' Health Plan at [health@stf.sk.ca](mailto:health@stf.sk.ca). We want to hear from you!

### Your Health Your Plan

Your Health Your Plan is also available as a PDF on the Federation website.

If you have any questions please contact the Plan:  
**Website:** [www.stf.sk.ca/pension-benefits/health-plan](http://www.stf.sk.ca/pension-benefits/health-plan)  
**Email:** [health@stf.sk.ca](mailto:health@stf.sk.ca)

**Phone:** 306-373-1660 in Saskatoon or 1-800-667-7762  
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