

## MROO Health Insurance News Updates

### Employers get a break on group insurance premiums during COVID-19

We have received some inquiries from MROO policyholders who have read in the news that insurance companies including Canada Life, Sun Life and Manulife are suspending health and dental insurance benefits (some not all) and reducing premium payments at this time for businesses who have group insurance. These concessions are being made to assist employers (businesses) who pay premiums for their employees; concessions vary by carrier or provider. For example, Victor is offering our employer groups insured with Green Shield a credit of 7% on health and 62% on dental premiums for April through to June. Manulife is giving employers a 10% credit on health care premium and a 50% dental credit for April and May. All providers will be assessing these modifications monthly until the pandemic is over. This is only a temporary measure during COVID-19.

### Affinity individual insurance plans

The MROO members' retiree benefits program is an affinity individual insurance plan and most insurers are not offering any premium concessions on these types of policies at this time due to the COVID-19 pandemic.

If you are a MROO health and dental policyholder with a Manulife plan, you may be asking if you will be getting a reduction in your benefits and/or premiums during COVID-19. At Victor, we are communicating regularly with your MROO insurance providers; Manulife and RSA are not making any changes to any affinity insurance plans, including the MROO retiree benefits program. We are not suspending or reducing your benefits or your monthly premiums at this time.

Manulife monitors health and dental claim patterns on a monthly basis for affinity plans, the same as they have been doing on the group side. There have not been any significant changes in health claims but there has been a slight change in dental claims in March and April. Claims could potentially spike higher than normal when dental offices open again, and in the months ahead. Manulife and Victor will continue to watch MROO's claims experience for the remainder of the 2020 year. Most MROO benefits have annual maximum limits and usage of these benefits normally varies throughout the year and by person. There are more than 15,000 people insured in the MROO insurance program and everyone uses different benefits at different times. For example, you may only use your vision care benefit, go to a chiropractor or have dental work done once or twice, if at all, in any given year.

We will continue to work closely with Manulife and your other MROO insurance providers to monitor any effects of the COVID-19 pandemic on your plan.

# MROO is helping members with health concerns during COVID-19:

## Maple virtual health care services for MROO health care policyholders

During COVID-19, in addition to Maple's regular primary care service, MROO health care policyholders with a valid OHIP card can also access free consultations with physicians regarding COVID-19. During this challenging time, this provides a convenient way to speak with a general practitioner from the comfort of your home about a possible COVID-19 infection and your next steps.

For those of you who have not used Maple's services already, Maple is a technology platform that allows you to connect directly with a doctor for medical advice, diagnosis, treatment and, when necessary, prescription drugs. The process only takes minutes from your phone, tablet or computer. You can contact Maple anytime, from anywhere, 24/7. If you are a new user, all you need to get started is your Victor health care certificate number to register at [getmaple.ca/victor-retirees](https://getmaple.ca/victor-retirees) and receive your MROO discount.

All MROO health care policyholders can access the OHIP covered COVID-19 screening program. Simply log into your Maple account, indicate that you want to 'See the doctor' and select COVID-19 Screening Provider. For any other primary care needs, click on General Practitioner and your MROO discounted rates will apply. (Note, your Maple expenses cannot be claimed as an expense under your MROO health care plan.)

## MROO health and dental benefits

We know that during COVID-19 most offices and clinics are closed for paramedical services and dental services are only available for emergency care at some locations. Vision care services are temporarily limited; however, some optometrists have remained open for urgent care needs.

During this time, you can still use many of your MROO health care benefits including hospital accommodation, prescription drugs, home nursing, as well as vision care and emergency dental claims.

Manulife will pay your claims for regular dental maintenance again as soon as dentists are back to work; your plan covers you for a \$1,500 annual maximum for combined services: basic services at 80%, and major services at 50% in 2020.

## Manulife online claims service and direct deposit service

If you are not already doing so, we suggest that during COVID-19 you take advantage of the convenience of using Manulife's online claims service. You can submit your health and/or dental claims online and have your claims reimbursement deposited directly into your bank—you never have to leave home; just visit [www.manulife.ca/signin](https://www.manulife.ca/signin) and follow the prompts.

## MROO travel news

We understand the frustration many MROO members are currently experiencing because you are unable to fully utilize the emergency medical travel benefits of your MROO travel insurance while the government's formal travel advisory is limiting all non-essential travel outside of Canada.

On March 11, 2020, the World Health Organization declared Coronavirus as a global pandemic, and on March 13, 2020, the Government of Canada announced a formal travel advisory against all non-essential travel outside of Canada. In addition, on March 14, Global Affairs Canada advised Canadians to return to Canada while commercial options were still available, stating that travel plans may be severely disrupted and Canadians may be forced to remain outside of Canada longer than expected.

RSA was quick to take action. On March 13th, RSA posted important coverage details related to COVID-19 on their website which explained if a travel advisory is issued after departure, your travel insurance coverage is limited to a period of 10 days from the date of the travel advisory or formal notice is issued, or to a period that is reasonably necessary for you to safely evacuate the country, region or area.

This was a stressful time for many MROO members, and Victor had our phone lines open to assist members the next workday.

We want you to know that RSA recognizes that capacity within airlines or other travel suppliers can cause delays in your return to Canada when there are extenuating circumstances like COVID-19. Your health and safety are of the utmost concern and your coverage remains in place should you experience a trip delay, and until you are able to make arrangements to return to Canada.

We hope that at this time all MROO members have been able to return home safely.

## **MROO annual travel plan policyholders**

You can continue to use your annual travel plan for travel within Canada. Out-of-province coverage for emergency medical expenses varies from province to province and your provincial health care plan may only reimburse a portion of your claim; some expenses may not be covered at all.

We hope that it will soon be safe for Canada's travel restrictions to be lifted so that everyone can start to travel again.

## **Did you purchase a MROO individual travel plan with RSA this year?**

If you purchased an individual Travel Insurance Medical Single Trip Plan or Top Up with RSA and you returned home before your policy's expiry date, without experiencing a claim on your trip, you may be eligible to receive a partial refund, subject to the terms and conditions of your policy. Refer to your policy for details. For questions on an individual travel insurance policy, please contact 1-877-832-6025.

## **How to submit a travel insurance claim**

You can submit a travel insurance claim online via [Global Excel Management's claim portal](#) or if you have questions you can send them to [question@globalexcel.com](mailto:question@globalexcel.com) or call them at 1-800-715-8833. Please keep in mind that they are experiencing extremely high call volumes and long wait times, and need to prioritize members who are experiencing a medical emergency, so you may need to be patient getting through to someone for assistance.

## **Victor is working as usual to help you during COVID-19**

Remember, you can visit our V+ portal's account management services to review your policy(s), download claims forms, or make changes to your banking and contact information—it's available to help you whenever you need it. Sign in at [mrooinsurance.ca](http://mrooinsurance.ca).

Victor has our client service lines open during regular working hours Monday to Friday. Our team is now working remotely to ensure we can continue to meet your needs. For any questions about the MROO insurance program or for assistance please call us at 1-800-363-7861 or email us at [mroo.ca@victorinsurance.com](mailto:mroo.ca@victorinsurance.com).

Stay well and be safe; your health matters to us at Victor.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.