



Frequently Asked Questions (FAQ)



AOM Benefits Trust

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Group Insurance Carrier/Benefits

1. Who is my benefits carrier as of October 1, 2019?

SSQ Insurance will be your new provider for Health, Dental, STD & LTD benefits. Your new AOMBT policy number with SSQ will be **11VPo**.

2. What are the key dates I need to keep in mind?

For **midwife plan members only**, the plan and carrier for Short-Term and Long-Term Disability changed on August 1, 2019; Health, Dental, and Paramedical services will change on October 1, 2019.

For **all employer groups** (AOMBT staff, AOM staff, Toronto Birth Centre staff, and practice admin staff), all impacted benefits coverage will change on October 1, 2019. Please continue to submit claims to Equitable Life until the new plan is launched.

3. Why are these changes being made now?

Each year, AOMBT Trustees undergo a renewal process for all benefit plans and benefit premium rates. In 2019, due to a significant increase in claims, proposed rates were much higher than anticipated. This meant that benefit premiums were going to increase to a point that was not financially sustainable for our members.

The AOMBT and Trustees made a decision to go to market and seek a new carrier that could offer benefit plan options at a more affordable and sustainable cost.

4. What benefits will I have with SSQ Insurance?

Health, Dental, Life, and both short-term and long-term disability (STD and LTD) will now be administered by SSQ. Critical Illness and AD & D will continue to be administered by CHUBB Insurance. Your *Benefits at a Glance* is available on your group page at ssq.ca/en/groups/AOMBT. Your detailed benefit booklet will be posted online in October 2019.

Additional plan details will be shared in October.

Insurance Card(s)

5. Will I be issued a new insurance card?

Yes. Your new SSQ Insurance card for policy **11VPo** will be mailed to you at the end of September, prior to the October 1, 2019 change.

It is important for the AOM Benefits Trust to have your current contact information, to ensure your claims are processed without any issues. It is your responsibility to advise your service providers, such as your pharmacist and dentist, of your new policy number and certificate number.

6. What about my Equitable Life insurance card?

Your current Equitable Life insurance card will no longer work after 11:59pm September 30, 2019.

7. Why is only my name reflected on my insurance card, and not that of my partner or spouse?

Issuing the insurance cards in the plan member's name, instead of each individual family member's name, ensures that all eligible family members have access to coverage and there is no need for new cards to be issued should partner/spousal or dependant information change.

If you have insured dependent children over the age of 21 attending school, you can print a copy of your SSQ Insurance card from the secure website. You can also use our mobile application to obtain an electronic version of your card to share with your dependent children.

8. I have not received my insurance card from SSQ Insurance, what should I do?

Benefit cards will be mailed to your home address the week of September 23, 2019. If you have **not received your benefit card by October 6**, please contact SSQ Insurance at 1-888-651-8181 and a representative will be able to assist you.

Please also be sure to verify that your mailing address is accurate with the AOMBT.

Claims/Deductible

9. How does the claims submission process work prior to, and following October 1, 2019?

Claims incurred prior to October 1, 2019, should continue to be sent to Equitable Life for reimbursement and will be reimbursed based on your benefits with Equitable Life. **All claims must be submitted no later than December 31, 2019.**

Claims incurred on or after October 1, 2019, should be sent to SSQ using the SSQ Insurance **policy number 11VPo** and **your new certificate number**.

Please be sure to present your new SSQ Insurance card to your service providers, such as your pharmacist and dentist, so that they can update their records and submit claims on your behalf.

Claims can be submitted to SSQ Insurance electronically, online through SSQ's Customer Centre, via the SSQ Mobile App, or by completing a paper claim form.

Submit claims online

- Go to the **Customer Centre** website and enter your username and password.
- Select **Submit a claim** under the **Shortcuts** section.
- Select the benefit you wish to claim and follow the instructions.

Submit claims using your smartphone

- Download the free [SSQ Mobile Services](#) app on your iPhone or an Android phone.

10. If I submit my claim online, how long do I need to keep my receipts?

SSQ Insurance will routinely audit online claims. You are required to keep your receipts for 12 months from the date you submit a claim.

11. Will SSQ Insurance be considering my claim history for annual benefit maximums?

Yes.

Your claim history for paramedical practitioners and orthodontia will be carried over from Equitable Life to SSQ Insurance.

For example, if you submitted claims for paramedical services in 2019 under the plan with Equitable Life, those amounts will reduce the allowable maximum for 2019 with SSQ Insurance.

Plan Member Site/Enrollment

12. Does SSQ Insurance have a plan member site?

SSQ Insurance has a comprehensive plan member site called Customer Centre. You will be able to register yourself and begin using this site, **as of October 1, 2019.**

13. How do I register on the SSQ Insurance member site?

Once you receive your welcome package with certificate number, you can set up your account on the Customer Centre website starting October 1, 2019.

To Get Started:

- Go to ssq.ca
- Click the **Login** button
- Select **Insured**
- Click on **Register**
- Enter your registration information and click **Next**
- Follow the steps

14. Do I need to enroll for coverage with SSQ Insurance?

No.

On October 1, 2019, you will automatically be enrolled with SSQ Insurance based on your current benefit coverage. For example, if you currently have family coverage, you and your dependents will maintain the same coverage under the new plan.

15. Will SSQ use the direct deposit information I have currently set up with Equitable Life?

No.

You will have the opportunity to update your banking details once you have registered online or through the Customer Centre website.

Direct Billing

16. Can my registered massage therapist, chiropractor, or other practitioner directly bill SSQ Insurance for services received?

Yes.

You can have your service provider register with [Provider Connect](#) to set up direct payment with SSQ Insurance.

Benefit Changes/Dependents

17. Can I make changes to my current benefit coverage?

Yes.

Changes can be made within 30 days of a life event. If the change request is submitted after 30 days, you may be required to submit medical evidence (Proof of Good Health) and could potentially be denied coverage. If you are approved, the changes will take effect on the date coverage is approved by SSQ Insurance.

Life events may include: Marriage, birth or adoption of a child, or losing spousal coverage.

NOTE: You can remove dependents from coverage at any time and the change will be effective on the date your request is processed. There are no time restrictions to remove dependents from your coverage, nor does this action require a life event.

18. How do I make changes to my beneficiary designation?

This information should be changed with the AOMBT directly.

19. Where can I find the benefit plan booklet?

Your plan booklet will be available by the end of October. To obtain your booklet:

- Go to the **Customer Centre** website and enter your username and password.
- Click on GROUP INSURANCE
- Select **Documentation** under the **Document** section.

Existing Coverage/Disability

20. Do I need to re-apply for my specialty drugs if I have already been approved by Equitable Life?

No.

SSQ Insurance will honour prior approval of speciality drugs from Equitable Life and this information will be automatically loaded onto SSQ Insurance's system. Within two weeks of enrollment onto the SSQ Insurance system, you should expect a letter, via mail, confirming your prior approval. The letter will outline any future action required by you.

21. Will SSQ Insurance honour a predetermination for dental work assessed by Equitable Life?

Yes.

SSQ Insurance will honour procedures pre-approved by Equitable Life however, you may be required to provide the pre-approval documentation previously submitted to Equitable Life.

22. I am currently on disability leave (STD or LTD), will I be enrolled with SSQ Insurance?

If you are on disability leave on October 1, 2019, you will only be enrolled in health and dental insurance coverage with SSQ Insurance. Your coverage for Basic Life and LTD will remain with Equitable Life until you return to active status.

23. I am currently on disability leave (STD or LTD), what will happen to my disability insurance benefits?

Since your disability occurred prior to the transfer to SSQ Insurance, your disability benefits will continue to be paid by Equitable Life. No action is required regarding SSQ Insurance. Please continue to provide health updates to Equitable Life.

24. What benefits are affected by the carrier change? Will there be any effect on the optional coverage I have in place for myself or dependants?

Full details on the new benefits plan will be available in the coming weeks once we have had a chance to finalize these details with our new insurance carrier, SSQ Insurance.

25. Will I still be eligible for emergency travel coverage?

Yes.

SSQ Insurance offers a robust travel benefit that insures you and your covered dependents in the event of an emergency while travelling.

It's important to note that you must be in general good health before departure. Expenses related to a medical condition you knew you had before your trip may not be covered. If you have any doubts about your health or the safety of your destination, please do not hesitate to contact our travel insurance provider, CanAssistance, at one of the following numbers:

Canada or the U.S.: [+1 800-465-2928](tel:+18004652928)

Elsewhere: [+1 514-286-8412](tel:+15142868412) (toll-free)

When you call, you will need to provide the group and certificate numbers that appear on your SSQ Insurance card.

Leaving AOMBT/Benefit Conversion

26. If I am no longer eligible for AOMBT benefits, can I convert my life insurance? If so, what is the process and the cost?

Yes.

You can convert your life coverage up to the maximum indicated in your booklet. To obtain rates and more information, please contact SSQ Insurance at 1-866-690-0353.

For Midwife Plan Members only

27. What are the changes to the Disability Leave plan?

The following disability program changes were implemented effective August 1, 2019:

- The waiting period for Short-Term Disability (STD) is now 3 months, with the STD benefit period remaining unchanged at 6 months.
- The weekly maximum benefit for STD is now \$924.
- The monthly maximum benefit for Long-Term Disability (LTD) is now \$4,000 following the 6-month STD payment.
- To receive STD payments, you must be unable to perform the essential duties of a midwife (***own occupation***) and be receiving regular and personal medical supervision and treatment by a licensed physician or surgeon.
- To receive LTD payments, you must be unable to perform ***any occupation*** for which you are suited by education, experience and training.

28. How is my income calculated for the purpose of calculating disability benefits?

Earnings are calculated based upon the average of the benefits funding submitted in the previous two calendar years. For members who have not worked for full 2 years, and/or have had an extended absence for 4 months or more (due to a disability, parental, or general leave), earnings are annualized.

Annualized earnings are calculated using the BCCs submitted in the previous 2 calendar years, divided by the number of months with benefits funding. The monthly average is then annualized by multiplying it by 12. The annual earnings will reflect whichever amount is higher between the 2-year average and the minimum threshold of \$56,978.00.

29. What if my Benefits payments are in arrears?

The AOM Benefits Trust recognizes that those facing arrears may be experiencing financial strain, such as midwives returning from an extended leave, applying for disability, or newly entering the profession. As such premiums will accrue however, full or minimum payment will not be required on funds owing for 180 days or less.

Failure to provide any payment within 180 days, either through benefits funding or direct payment, will result in the AOM Benefits Trust initiating 'Not in Good Standing' process with the AOM.

If you are in arrears, you can arrange to make payments via direct deposit, personal cheque, self-funded leave account withdrawals, or held GRSP contributions. Please contact us at 1-866-418-3773/416-425-9974 or info@midwivesbenefits.ca to arrange payment.

30. Can I opt out of the AOMBT benefit plan?

Participation in the benefit plan is mandatory for midwife plan members. Health and dental coverage can be waived only if you are covered under your partner/spouse's benefit plan.

If you have currently waived health and dental coverage under the AOMBT plan, then your coverage will remain waived when the policy transitions to SSQ Insurance.

NOTE: Midwife plan members who are classified as Locum with the AOM, work less than 10 BCCs per year, or are working in an EMCM, are eligible to complete an Application for Non-Participation. If eligible for non-participation in the AOMBT benefit plan, a \$100 admin fee will be applied each calendar year. Contact the AOM Benefits Trust for more details.

31. I opted out of health and dental coverage as I am covered under my partner's plan. Now that our plan is changing, can I opt back in?

Similar to the previous benefit plan policy requirements, if you have chosen to opt out of the benefits plan because you have coverage under your partner's plan, you can only opt back in if you are no longer covered under that plan.

Additional Questions

32. Who do I contact if I have questions not answered in this document?

Once you receive your new insurance card the week of September 23, 2019, you can contact SSQ Insurance for your coverage inquiries. Starting October 1, 2019, you can enroll in the Customer Centre website and get additional support.

The SSQ Insurance Customer Service department is available Monday to Friday 8 a.m. to 8 p.m. EST, at 1-888-651-8181.

