DENBOW
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Benefits Program Announcement Letter

Denbow has decided to switch benefits insurance providers. This letter is addressing Denbow's decision to **terminate our group insurance program with Pacific First effective November 30, 2017.**

This includes any claims, coverage details, identification cards or certificates. All claims incurred prior to Nov 30 -the termination date of our current plan - must be submitted to Pacific First **no later than December 30, 2017.**

We are pleased to advise that our new group benefits program will be effective on **December 1, 2017** with **Encon Group Inc**. The following is a brief summary of the differences in coverage levels. Detailed coverage information will be provided in your Benefits Booklet at a meeting to introduce the new plan.

	Pacific First (Wawanesa) Current Coverage	**Encon Group Inc. New Coverage**
Basic Life	100,000	100,000
AD&D	100,000	100,000
Dependent Life		5,000 spouse 2,500 child
Optional Life	Up to 250,000	Up to $250,000
Weekly Disability Income	66.67% weekly earnings to a maximum of $742	66.67% of weekly earnings, to a maximum of $742
Long Term Disability	66.67% of monthly earnings, to a maximum of $4,600	66.67% of monthly earnings, to a maximum of $4,600
Extended Health Care	Hospital – semi private 100% Vision - $250/24 months Drugs – 90%, reimbursement Supplementary medical – 90% $500 per practitioner paramedical 100% Emergency Travel Mayo Clinic plan	Hospital – semi private 100% Vision - $250/24 months / under 18 …. Drugs – 90%, Supplementary medical – 90% $500 per practitioner paramedical 100% Emergency Travel Second Medical opinion plan Pay direct Drug Card included Mobile Pay "Encon Now" plan access Employee Assistance Program Medical Guidance Plan
Dental Care	90% Basic Services 50% Major Services $1500 combined maximum $1500 orthodontics – 50%, lifetime 6 month recall current fee guide	90% Basic Services 50% Major Services $1500 combined maximum $1500 orthodontics – 50%, lifetime 6 month recall current fee guide Pay direct dental

You will find attached a new enrollment form to be completed immediately and I ask that you have them filled in and returned by November 3, 2017. Place in your daily dispatch bag when completed.

Once all forms are returned you will be receiving new information in the mail to your home address by December 1, 2017. If you have not received this information by then, please let me know.

We ask on **December 1, 2017** you advise all service providers (this includes your dentist, any doctors or medical practitioners, and your pharmacy) that your benefits provider has changed. You will need to provide your new ID number to each.

You will be receiving the materials you will need for the new plan, including:

- Your Benefits Booklet, which will provide an informal summary of the main features of our group benefits program. Please read this booklet carefully and keep it for future reference.
- Your Certificate(s) of Insurance - shows your ID number, which must be provided on all claim forms, and a description of your benefit levels, dependent details and coverage.
- Your Benefits Card
- Sign up instructions for Encon's NOW mobile pay plan.
- Access to your group benefits program website, www.encon.ca. This will be an important feature of our new plan and offers a wide array of resources for your use. Once registered for the secure site, you can check the status of your claims online; sign up for direct deposit to have your claim payments deposited directly into your bank account; download administration and claim forms; download your Benefits Booklet; and access your members-only Employee Assistance Program website. Please note that to ensure the privacy of your claims information, there is an additional registration and login required for the Online Health & Dental Claims Centre.

Please remember that any changes in status from your original enrollment – that is any change in your dependents, coverage or beneficiary information – should reported to me immediately.

If you require assistance or further information, please do not hesitate to contact me.

Sincerely,

Kim Shorey
HR Generalist

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