



# Trustees' Report

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Information for school trustees, participating employers, and employee representatives  
published following each regularly scheduled meeting (Sept. – June)

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## Highlights of the June 17, 2016, Trustees' Meeting

### 1. CEO's Report

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- ◆ The customary overview of claims statistics was presented.

### 2. Plan Design – Final Approval

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- ◆ The ASEBP Trustees are constantly striving to balance benefits and the cost of investing in the current and future health of our covered members. The ASEBP Trustees are sensitive to participant needs and stakeholder concerns; the impact of changing medical, dental, pharmaceutical and other practices; the effect of changes to the health care system as well as plan utilization, statutory or regulatory requirements and market conditions (such as competition from other benefit providers and fiscal constraints).
- ◆ The ASEBP Trustees gave **final approval** (second reading) to the following plan design changes, primarily affecting Extended Health Care, Vision Care and Extended Disability Benefits.
- ◆ **Extended Health Care (effective January 1, 2017)**
  - Add coverage for over-the-counter (OTC) medications used in **sclerotherapy** treatment. In September 2015, non-life-sustaining OTC medications were removed from coverage to align with Canada Revenue Agency guidelines. Those guidelines were amended in December 2015 and provided an opportunity to consider adding a limited number of OTC medications back onto the plan. ASEBP received numerous requests for OTC medications used in sclerotherapy, a treatment for varicose veins, to be covered. As ASEBP covered members spend a considerable amount of time on their feet, and varicose veins are more common among people who stand a lot, the Trustees are re-introducing coverage for OTC medications used in sclerotherapy.
  - Increase the maximum for prescription medications **treating erectile dysfunction** to \$100 per month and \$800 per calendar year. The monthly maximum has not been adjusted since 2002, and a significant percentage of individuals making claims reach the monthly maximum.

- Add wording to the **Outside Canada Emergency Travel Benefit** that enables ASEBP to continue to coordinate benefits with other travel plans when an individual has two or more plans (housekeeping).
- ◆ **Vision Care (effective January 1, 2017)**
  - Remove the annual maximum for **eye examinations**. The current \$50 annual maximum for eye exams has been in place since 2000. ASEBP has received numerous requests from covered members for the maximum to be increased or lifted. The removal allows for the full amount of an eye exam to be claimed. The overall two-year vision maximums remain unchanged.
  - Add an eligibility requirement which requires any **waiting period** set by an ASEBP-participating employer to be satisfied before coverage becomes effective for the individual (housekeeping and already in the other plan documents).
- ◆ **Life Insurance (effective January 1, 2017)**
  - Change the Life Insurance **advance payment** maximum from \$10,000 or 15 per cent of the benefit payable (whichever is less) to a flat \$10,000. The intent of the advance payment is to cover immediate funeral expenses. Some benefit amounts in the specialized packages available to school trustees, substitute teachers, etc. are as low as \$25,000, which leaves an advance payment of under \$4000 when the current 15 per cent rule is applied. Funeral expenses are often in excess of this amount.
- ◆ A number of **housekeeping changes** are being made to **Extended Disability Benefits (effective January 1, 2017)**:
  - Introduce a notification time limit of six months for **re-occurrences**. ASEBP requires timely notification of absences to support individuals in regaining health and returning to work when possible.
  - **Separate** coverage exclusions from benefit payment suspension limitations.
  - Clarify application of the coverage exclusion related to **indictable offences** (for example, reduced charges do not nullify the coverage exclusion). Indictable offences are related to criminal activity that is serious in nature (such as manslaughter, theft, etc.)
  - Remove the exclusion related to **abuse of drugs or alcohol**, which requires the individual to be confined in a hospital or participating in a rehabilitation program. This change allows disability resulting from drug or alcohol abuse to be managed in the same way as any other disability under the plan (for example, individuals must be in treatment).
  - **Improve clarity of the plan document** by standardizing the use of “net monthly benefit” and “gross monthly benefit” and providing definitions of each term (no change to administrative interpretation or practice).
  - Remove the clause terminating **rehabilitation employment** after six months of earnings that exceed pre-disability earnings as this clause is superseded by other provisions.

- ◆ **Added Choice Options 3 and 4** have generated little interest since they were introduced and, as a result, are being removed (**effective January 1, 2017**).
- ◆ Other updates:
  - The current combined **Health Spending Account (HSA)/Wellness Spending Account (WSA)** administrative services pilot has been extended to August 31, 2019. This extension will allow for a thorough review of WSA expense categories with input from participating employers and employee groups (enrolled and not enrolled in the HSA/WSA pilot). The pilot continues to be open to new participants.

### **3. Changes Effective September 1, 2016**

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- ◆ ASEBP is rolling out a comprehensive communications strategy for the plan design changes taking effect September 1, 2016. This will include updating ASEBP's website, targeted communication to individuals affected by certain changes as well as communicating with health professionals, including physicians and pharmacists. For more information about the changes for September 1, 2016, please refer to the [April ASEBP Trustees' Report](#).

### **4. Online Claiming Now Available**

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- ◆ ASEBP is excited to announce that covered members can submit their ASEBP Extended Health Care (EHC) and Vision Care claims online via My ASEBP.
- ◆ My ASEBP is making your benefit plan more user friendly. All employee groups at your school jurisdiction that are enrolled in ASEBP Extended Health Care and Vision Care benefits are granted access to this new feature via My ASEBP, allowing them to submit claims for these benefits online.
- ◆ Thank you to everyone who participated in the test phases of this project. Your feedback is greatly appreciated, and there are already plans underway for enhancements.

### **5. Committee Appointments**

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- ◆ Chad Bowie and Christopher Cook were named as members of the Extended Disability Benefits (EDB) Appeal Committee. The other EDB Appeal Committee member is Perry Dorgan. The alternate members are Doug Lerke, Karen Holloway and Gary Sawatzky.
- ◆ The Audit Committee includes Kathy Maclsaac and Gerry Martins.
- ◆ The Executive Committee includes the Chair, Karen Holloway, and the Vice-Chair, Michael Kischuk.

## 6. Possible Postal Strike

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- ◆ In the case of a postal strike, please visit ASEBP's website at [www.asebp.ab.ca](http://www.asebp.ab.ca) for information about ASEBP's mail delivery plan.



The ASEBP Trustees wish everyone a healthy and happy summer!

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The ASEBP Trustees' Report is distributed to participating employers, school trustees, ATA and CUPE locals, and other employee representatives. It provides an overview of issues discussed by ASEBP's Trustees. Information from this report may be provided to covered members, but please note that changes may occur between first and second readings. ASEBP will continue to confirm policy changes in Administration Bulletins. If you would like to be included on the distribution list, please contact ASEBP.

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