



 **Manulife Financial**

**CANADIAN PACIFIC RAILWAY** Ingenuity.

## Group Benefits



# Transition to Manulife

- Health & Dental
- WIB
- Life & Accident Insurance
- Optional Life Insurance

**January 1, 2004**

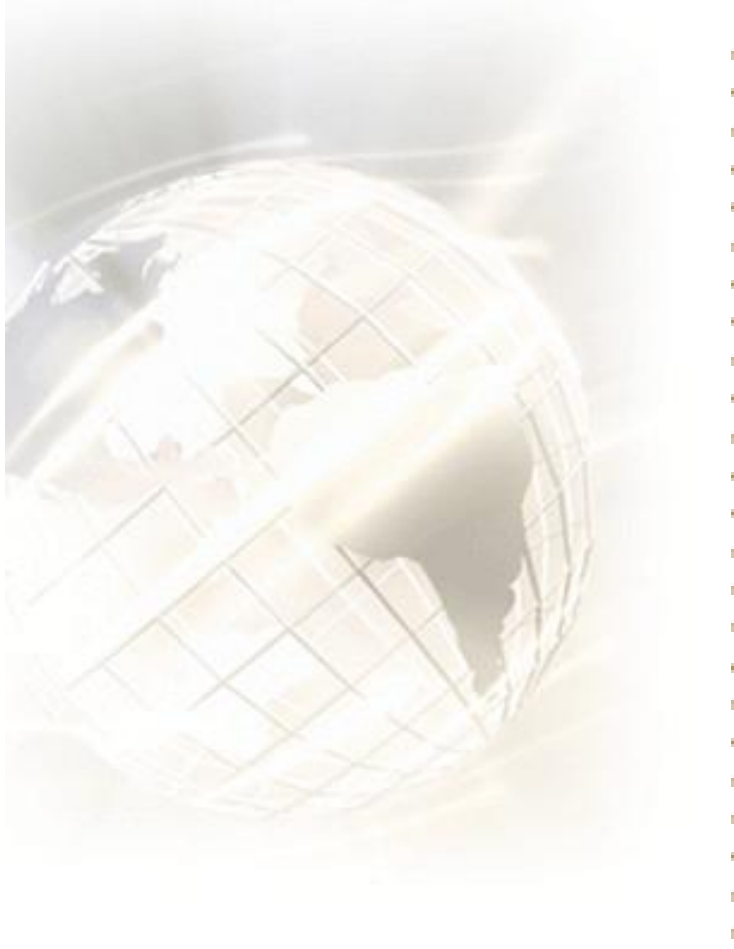




# Why are we changing?

- Improved service to employees
- Improved communication to employees
- Improved administration of plans
- To obtain administrative efficiencies
  - Optional life insurances rates decreasing for employees





# Improved Service Features

- Single number for CPR employees for all benefits and questions
  - **1-800-268-6195 (Waterloo, Ont)**
- Direct deposit of claims cheques to reduce processing time
  - Currently in place for WIB
  - New feature for Health and Dental
- Internet Service Options

**CANADIAN PACIFIC RAILWAY** Ingenuity.

# Internet Services on Secure Site

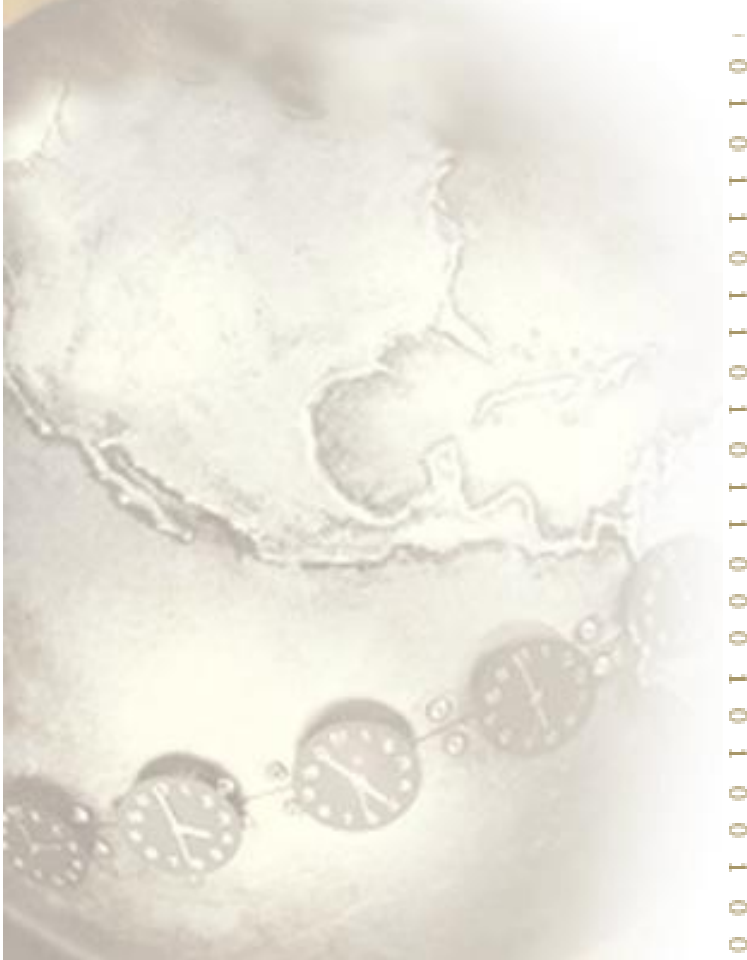
[www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits)

- Online forms and brochures
- Claims history ( e.g. Check Vision Benefit and timing)-employee access only
- Plan information & Booklets
- View benefit information and claim status
- Send a note to Customer Service
- Electronic Explanation of Benefits if requested

**Does not replace  
traditional communication**

 **Manulife Financial**

CANADIAN PACIFIC RAILWAY Ingenuity.



# Customer Service Centre

**1-800-268-6195**

 **Manulife Financial**

# Service Goals- Health and Dental

- Call Answer
  - 80% with 30 seconds or less
- Health and Dental Claims –
  - 90% with complete information processed within 5 working days;
  - 99% with complete information processed within 10 working days





# Disability Services

- Improved WIB process
- Faxing of Attending Physician Statement information to improve processing time
- Link to OHS for quicker clearance for return to work
- Adjudication prevents abuse and protects benefits

## WIB Tools

- Internal Medical Consulting Network
- Manulife Disability Database
- Rehabilitation Database
- Certified Vendor Database
- Quality Assurance Team
- Star Tracking system
- Medical Disability Advisor (Presley-Reed Guide)

# CPR Flow Chart for the Disability Call Centre

**Mr. Smith from CPR calls the  
Manulife toll free number**

**1-800-268-6195**

**Language Prompt**

- 1) English
- 2) French

**Caller Type Prompt**

- 2.) Employee (Member)

**Main Menu**

- 6.) Disability Queries

**Once in the Disability Call Centre queue, the employee will be asked to enter the CPR Group Plan Number:**

**WIB Plan Number 84500**

**Or any CPR Group Plan Number**

**Caller will be transferred to the Waterloo Manulife Disability queue and the call will be handled by a bilingual Manulife call centre representative.**

**To by-pass the IVR Menu:**

**Press 0, the call will be answered by a main call centre representative. The call will be transferred to Manulife Disability Call Centre Queue.**

**For on-going claim queries:**

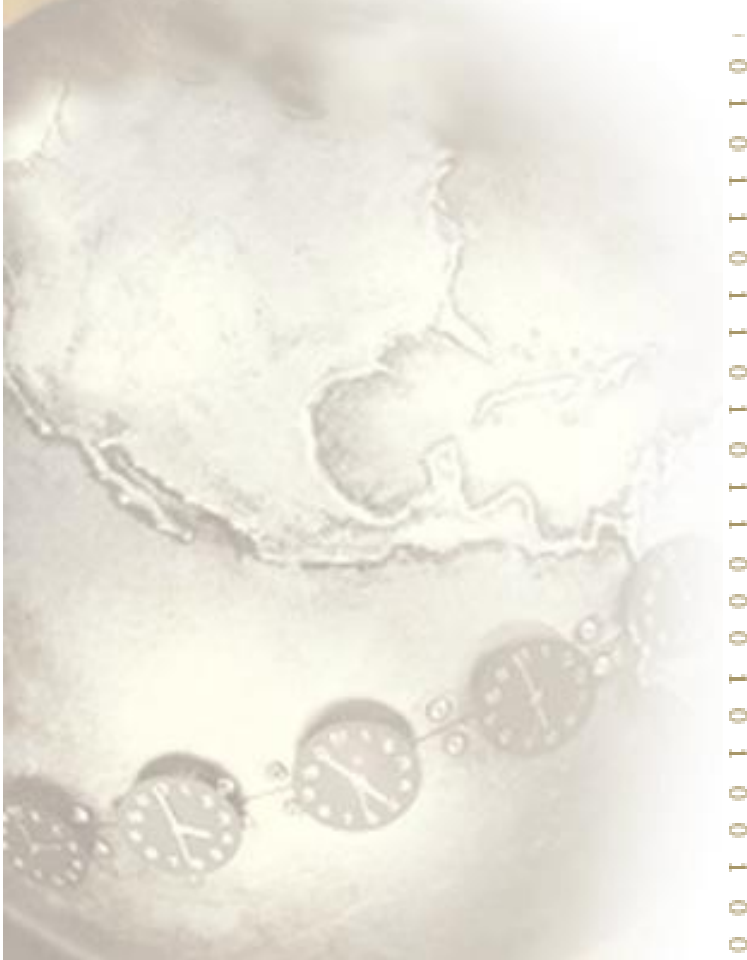
**Employees can call their adjudicator's direct line by calling the Manulife 1-800 number and enter the 5 digit extension of their adjudicator.**

**If a CPR employee also has a health or dental query:**

**The Disability call centre will “hot pass” the call back to the main call centre and avoid the IVR Menu.**

# Manulife Disability Call Centre Update

- Manulife Disability Call Centre staffing
- CPR partial claim forms tracking in place
- National Hours of Operation
  - 8:30 a.m. to 4:30 p.m. (all time zones)
- Manulife Disability Call Centre queue testing Nov. 10th
- Full Manulife Disability Call Centre in place Nov. 17th



# Service Goals- WIB

- WIB (STD) Claims submitted with completed information – 90% processed within 5 working days (3 days for simple – 5 days for complex)



# Service Goals- WIB

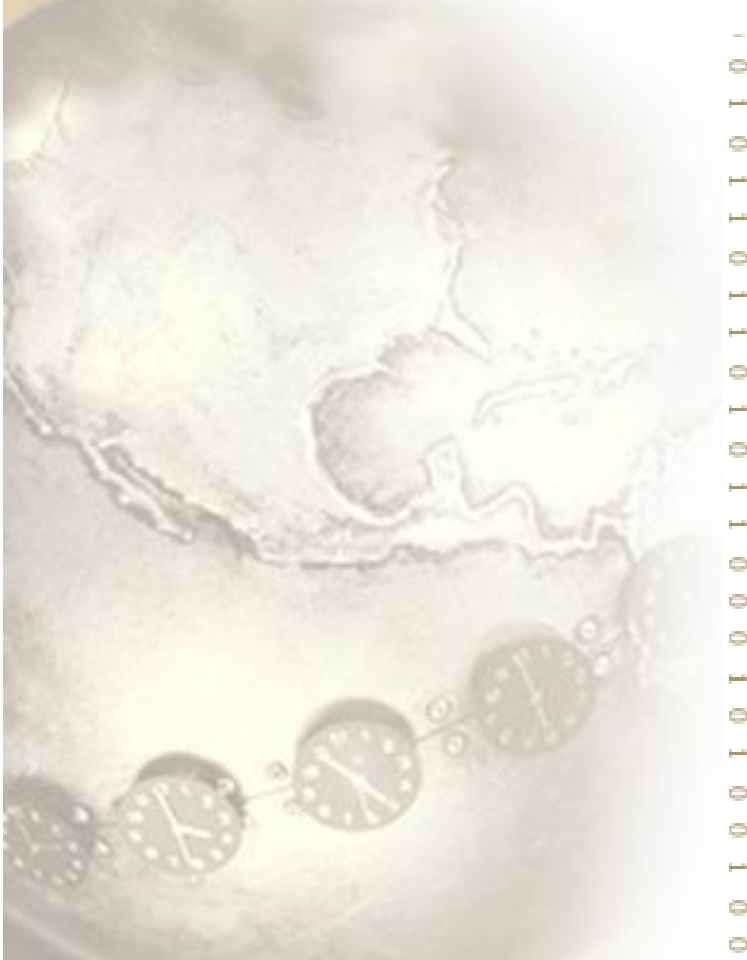
- WIB Claim appeal – acknowledged within 5 days, status of appeal within 20 days





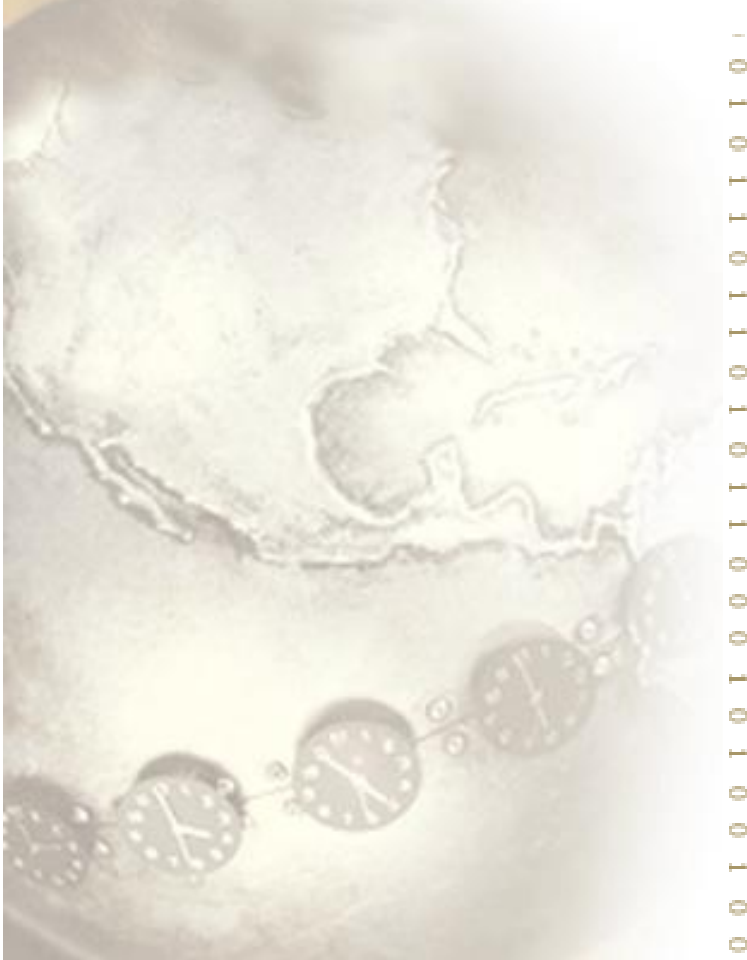
# Employee Communications

- Broadcast to employees (Nov)
- Complete member kit (Nov)
  - Transition guide Q&A's
  - Benefits at a Glance
  - Custom forms
  - Beneficiary Designation
  - Identification card
  - Service newsletter
- Benefit Kiosks with H&W Fairs (2004)



# Implementation

- Claims occurring prior to January 1, 2004:
  - Submit to existing carrier by March 31, 2004
    - Health Claims: Sun Life
    - Dental: Great West Life
    - WIB: Sun Life/National Life
  - WIB claims prior to Jan 1, 2004 will continue with existing carrier
- New claims that occur after January 1, 2004:
  - Submit to Manulife



## Implementation

- Claims will still be reviewed
- Will be some growing pains
- Who do you call if you have questions?

■ First Manulife:

**1-800-268-6195**

■ Second CPR Human

Resources-Keith Wheeler (403)

319-6454 or HR Service Center

1-866-319-3900



# The way forward

**CANADIAN PACIFIC RAILWAY** Ingenuity.

 **Manulife Financial**