

Benefits Bulletin – November 6, 2017

OSSTF District 7, Bluewater

Teachers' Bargaining Unit

Stephen Lau, Vice-President

Osteopath Changes

Manulife recently conducted an extensive review of the osteopath associations listed below. This type of review is common practice for insurance companies, as they are always working to ensure the highest level of member health and financial protection.

The six osteopathic associations below do not meet the administrative standards as required by Manulife, that are comparable to other paramedical providers governed by provincial bodies. As a result, effective November 1, 2017, Manulife will no longer recognize the following associations and member practitioners:

- Ontario Osteopathic and Alternative Medicine Association
- Ontario Association of Certified Osteopaths and Acupuncturists
- Ontario Association of Osteopathy and Natural Medicine
- Ontario Association of Osteopathic Practitioners
- Ontario Professional Association of Osteopathic Medicine
- Society of Osteopaths of Canada / Society of Osteopaths of Quebec

This decision is not intended to call into question the conduct of any individual osteopath. However, if you or an eligible family member uses the services of an osteopath registered with any of these associations after October 31, 2017, claims will be ineligible for reimbursement.

OTIP is providing this information so you have an opportunity to confirm if your osteopath is registered with a recognized osteopathic association, and to make alternative arrangements for services if required. **To confirm that your osteopath belongs to an association that meets**

Manulife's administrative standards, please contact OTIP Benefit Services at [1-866-783-6847](tel:1-866-783-6847) with the name of your osteopaths' association.

Claims between September 15 and October 31

Claims from practitioners registered to the above associations with service dates between **September 15 and October 31, 2017** can continue to be submitted to Manulife for reimbursement. For online claims submission, however, you will be required to attach your service receipt electronically. **Kindly disregard the online memo in the Message Centre that states a termination date of September 15.** You can also mail your claim with the service receipt to Manulife using the Extended Health Care form found at www.otip.com/Group-Benefits/Forms under the Health and Dental form drop down.

If you have any additional questions about this change, or any of your health-care benefits, please call OTIP Benefits Services at [1-866-783-6847](tel:1-866-783-6847).

Understanding Tongue Cancer

Tongue cancer is a type of oral cancer that forms in the front two-thirds of the tongue. Cancer that forms in the back third of the tongue is considered head and neck cancer. Tongue cancer usually develops in the squamous, or the thin, flat cells that cover the surface of the tongue. Cells in the tongue sometimes change and cease to grow or behave normally. Tongue cancer develops when the cells acquire a genetic mutation, which causes them to rapidly divide and multiply out of control.

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Thinking About Buying Winter Tires? Here's What You Need To Know.

Winter tires improve handling and overall traction in snowy, icy and slushy conditions and reduce the likelihood of collisions. They can even reduce braking distances by up to 25%! Their wider tread and softer rubber are designed to eject snow and ice and prevent skidding on the frozen roads.

When shopping for winter tires, here are a few things to remember:

- Check for a logo of a peaked mountain with a snowflake. This is how you differentiate winter tires from regular all-season tires.
- Consider the severity of weather in your area. If you get a lot of snow and ice, be sure to get tires that can handle those conditions.
- Purchase and install your winter tires in sets of four. Many retailers offer discounts for buying a set of four tires.
- Change your tires as soon as your need to. You can check how worn your tires are from the tread-wear indicators.
- Do not mix tires of different sizes or treads. This can create unsafe driving conditions.
- Check the air pressure on your tires frequently. Not only does this help with the overall safety of your vehicle, it also optimizes fuel efficiency!

It's also important to switch out your winter tires when the seasons change. Winter tires are not well suited to warmer weather conditions and they will wear much quicker. If you are diligent about changing your tires, they can last up to five years.

Contact OTIP today at 1-888-892-4935 to see if your policy qualifies for a winter tire discount.

Nutrition For Melanoma

Melanoma is the least common, but most deadly form of skin cancer. The cancer begins in the melanocytes – the cells that produce pigment that are in the deepest of the five skin layers. About one quarter of melanomas develop from moles. To help prevent melanoma, the skin, which is our largest organ, must be looked after from the outside and from the inside.

We look after our skin from the outside by protecting it from damaging UV radiation, both from the sun and artificial sources like tanning beds. We protect it from the inside by our diet and lifestyle choices.

[Read More](#)

Creative Ways For Seniors To Enjoy Autumn

Autumn is an inspiring time of the year to express yourself creatively through art, cooking, and connecting with nature. As summer becomes autumn, the cool crisp air is perfectly offset by the warm tones of the changing leaves, and you can look forward to every chance to wrap ourselves in cozy sweaters and add a dash of cinnamon to your coffee or tea. During the fall season, [participation in creative activities](#), either alone or with loved ones and caregivers, can improve your physical and mental health. With the start of this new season, embrace creativity with these fun, inspiring fall activities.

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OSSTF Benefits Claims Review and Appeal Process

OSSTF Benefits has worked closely with OTIP to design a made for OSSTF members Benefit plan. The plan provides comprehensive coverage provisions, however, there may be occasions when a claim is partially or wholly denied and you may be unclear, or may disagree, with the reason for the claim denial. To cover these types of situations, an appeal process is built into the OSSTF Benefit plan where you may appeal a claim denial by following the process outlined below:

Step 1 - Clarification and Further Information

OSSTF Benefits encourages members to review the Benefits Booklet for clarification of the provisions of the OSSTF ELHT Benefits Program. The booklet is posted under My Benefits for your access. You can also call into OTIP Benefit Services at 1-866-783-6847 to discuss your claim with an OTIP Benefits Services representative who can assist you in understanding the OSSTF Benefits Plan and why certain benefits may not be covered and/or explain additional information that may be needed to have the claim further reviewed.

If this does not answer your questions or you still disagree with the handling of the claim, you should request that your concerns are escalated to an OTIP Benefits Services Technical Specialist who will investigate the claim, review the plan design, and consult with senior technical staff, the insurance carrier and underwriting as needed, to ensure that the claim is processed correctly.

If these actions do not resolve your concern, you may officially file an appeal.

Step 2 - OTIP Appeal Process

Appeal requests must be submitted in writing and must outline the reason(s) you believe the claim should be paid. Appeals can be sent:

- By email to BenefitAppeal@otip.com
- By fax to 1-866-404-6847
- By mail to:

OTIP Health & Dental Appeal Committee
125 Northfield Dr. W., PO Box 218
Waterloo ON N2J 3Z9

The appeal will be reviewed by the OTIP Appeal Committee, who has the authority to approve claims on a one time, without prejudice basis up to a limit of \$5,000 per claim.

If you are not satisfied with the decision of the OTIP Appeal Committee, you may ask to move the appeal to the OSSTF ELHT Appeal Committee for their review and decision.

Step 3 – OSSTF ELHT Appeal Committee

The OTIP Appeal Committee will present the details of your appeal on a confidential anonymous basis to the OSSTF ELHT Appeal Committee for their review and decision. The OSSTF ELHT Appeal Committee may approve the appeal on a one time, without prejudice basis, or maintain the denial.

The OSSTF ELHT Appeal Committee will report their decision to OTIP and the OTIP Benefits Services Department will communicate the appeal outcome to you.

Note: Appeals must be in writing, the claim must be a minimum value of \$150 and the appeal must be initiated within 90 days of the initial claim settlement date for health or dental and within 1 year of the settlement date of a life claim.