

Submit your 2006 claims by June 29, 2007!

Still have unpaid medical expense claims from 2006? Send them in as soon as possible! This year's deadline for submitting 2006 claims is June 29, 2007. Sun Life

will not accept any 2006 claims submitted after that date.

It's always smart to send in your claims within 90 days from the date expenses were incurred. Not

only will you receive your money sooner, but problems can be resolved more quickly while the details of your claim are fresh in your mind.

Avoid costly expenses

Get your treatments pre-authorized!

A pre-authorization is an easy way to find out if your treatment is covered before you incur any dental or medical expenses.

For a dental pre-authorization, have your dentist complete a dental claim form listing planned services and costs. For the majority of treatments, the dentist should also include the x-rays. Mail your

documents to Sun Life and they'll send a reply directly to you advising how much of the expense will be covered. Any amounts over \$500 should be pre-authorized.

For any medical expenses over \$500 that you want to have pre-authorized, simply fill out an extended health care claim form. Include a description, type and

cost of the specific medical expenses. Also include a doctor's prescription outlining the reasons for the medical expense, if available. Mail your documents to Sun Life and they will send a reply directly to you. If you are unsure what to include, contact the ICBA office for assistance.

New benefits for you!

Effective immediately, three additional paramedical services are now covered under the Construction Industry's Benefit Plan.

They are:

- Audiologist services
- Dietician services
- Occupational Therapy services

The above services have a \$30 per visit maximum with a \$500 annual per service, per person maximum.

It's easy to find: It's all on the web!

Can't find your benefit booklet?

Need information about what benefits are covered and how much?

Need a claim form?

Now you can get all this and more.

Just go to www.icba.bc.ca and click on **Employee Benefits**.

Coordination of benefits can equal 100% reimbursement

If both you and your spouse have extended health benefit plans, submitting claims under both plans can result in 100% coverage. The insurance underwriters will do the math to figure out who will pay the 80% or 50% and who will pay the remaining 20% or 50%.

However, in order to make sure you're eligible, follow these steps:

- First, submit your claim form and receipts to your plan first.
- When you receive payment from Sun Life, have your spouse complete a claim form for their own plan.

- Attach the Sun Life explanation of benefits, which indicates what Sun Life has paid to you, a copy of your receipts and your spouse's claim form.
- Send everything to your spouse's plan and they will reimburse the balance of any eligible expenses.

The same procedures should apply to your spouse's plan. They must submit to their own insurance carrier first. Then, after their claim is paid you can make a claim to Sun Life for the unpaid balance.

For any dependent children you

should make a claim to the plan of the parent who has the first birthday in the year. What's important isn't the year itself, or which spouse is older, but the month in which that spouse was born.

For example, if your birthday is in October and your spouse's birthday is in May, your spouse will claim your children on their plan and you can claim the unpaid balance on this plan.

The benefits of drinking water

Most dietitians and doctors agree: you need eight 250 ml glasses of water a day to properly hydrate your body. But you can also count most fluids, such as milk, juice, soup and herbal teas, toward your daily intake. They're hydrating as well because they're

mainly water. Even certain vegetables such as lettuce and broccoli can contribute to your daily intake. But nix alcoholic and caffeinated beverages, such as coffee, non-herbal teas and some soft drinks.

Source: Mochasofa.ca

Address change?

Keep us advised of address changes so we can send you current information regarding your coverage, and all other changes in your benefit plan.

You can always reach us at one of the contact points listed on this newsletter.



Construction
Industry's Benefit
Plan Administrator

#211 - 3823 Henning Drive,
Burnaby, BC, Canada, V5C 6P3
Tel: (604) 298-7795
Toll Free: (800) 663-2865
Fax: (604) 298-2246
www.icba.bc.ca
benefits@icba.bc.ca

Send Claims to:

Sun Life Health Claims Office
PO Box 2880 Station Main
Edmonton, Alberta, T5J 4S6
Tel: 1-800-661-7334

Married or Single?

There is no extra charge for family coverage, but we need to know for our records - or there will likely be delays in paying you.

If you change your marital status (or your address for that matter) you need to complete a new enrollment card (get one from your employer) or call ICBA at 604-298-7795.