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## Upcoming Holiday Hours

In anticipation of the upcoming holidays, **Manion** would like to remind our clients of our hours of operation during this time:

**Friday November 30<sup>th</sup> – Closing** at 5:00PM for our Annual Holiday Party (including Contact Centre).

**Monday December 24<sup>th</sup> – Closed** as a thank you to staff for their efforts over the year. Our Contact Centre will be open with reduced staffing from 7:30AM-3:00PM.

**Tuesday December 25<sup>th</sup> – Closed** for Christmas Day.

**Wednesday December 26<sup>th</sup> – Closed** for Boxing Day.

**Monday December 31<sup>st</sup> – Closing** at 3:00PM (including Contact Centre).

**Tuesday January 1<sup>st</sup> – Closed** for New Year's Day.

**Wednesday January 2<sup>nd</sup> – Return** to regular business hours.

## Manion Claims Corner

### **REMINDER: Introducing myManion Portal and App**

Submitting your claims is now as easy as taking a photo, anytime, anywhere! You will have access to your online account through the new web portal, [www.mymanion.com](http://www.mymanion.com), and mobile app, [myManion](#). Getting started is easy, simply follow the “How to use [myManion](#)” steps below to begin. The web portal and mobile app will also give you easy access to your benefit information, and so much more:

- View your claims history and check the status of your claims.
- View your coverage details.
- Set up your banking information for direct deposit.
- Access your benefit card in the app, even without mobile data.
- Access your benefit booklet, claim forms, annual statements, work history and more.

#### **YOU HAVE THREE GREAT OPTIONS FOR SUBMITTING A CLAIM ONLINE**

### **1 myMANION QUICK SUBMIT**

**You can expect to have your claim processed within five business days.**

Submitting any type of claim through Quick Submit is the easiest way to send in your claims and receipts on-the-go. With Quick Submit, making a claim is as quick as taking a photo. Simply upload a document or photo of your receipt, select the benefit category, and click submit!

**Use Quick Submit when:**

- ✔ You're submitting any type of claim
- ✔ You want the quickest claim submission method
- ✔ You have multiple receipts to submit
- ✔ No daily claims submission maximum

### **2 myMANION QUICK PAY**

**You can expect to have your claim processed in one business day.**

Submitting claims through Quick Pay is the quickest\* way to get paid when submitting your vision and paramedical claims. In this option, you enter all the details of your claim and click submit! Receipts are not required for this method of claim submission, unless the claim has been selected for a random audit.

**Use Quick Pay when:**

- ✔ You're submitting vision and paramedical claims
- ✔ You want the quickest reimbursement
- ✔ You have specific details to include in your claim
- ✔ Your daily claims submission maximum is under \$500

*\* Submitting claims through Quick Pay is the quickest way to get paid when submitting your vision and paramedical claims, if your provider is not a subscriber to the Telus eClaims platform.*

### **3 PAY DIRECT**

**Have Health Practitioners Submit Claims On Your Behalf with Pay Direct Health Services.**

Health practitioners on the TELUS eClaim network can electronically submit claims directly from your benefit plan. You're out-of-pocket only for what your benefit plan doesn't cover for approved claims. Simply show the digital benefit card on your [myManion](#) app to your health services practitioner or dental professional for

eligible services (refer to your benefits booklet on **myManion** for eligible services).

#### How to use myManion

- 1 Once you receive your username and password by e-mail, sign in from your computer using [www.mymanion.com](http://www.mymanion.com) or download the free myManion app from Google Play or Apple's App store.  
\*Please ensure that your device and/or browser is up to date.
- 2 You will then be asked to change your password.
- 3 You're in! View your coverage details, submit claims, update your contact & banking information and much more.



If you have not received your username or password, please contact us.

#### Questions?

**1-866-532-8999 or [askus@mymanion.com](mailto:askus@mymanion.com)**

*We take your privacy seriously. Our privacy policy is accessible through the **myManion** portal and/or app.*

## REMINDER: Telus eClaim Service – Manion introduces Pay Direct for Vision and Paramedical Claims

If your provider is enrolled on the *Telus eClaims* service (and your plan accepts online claims), they may submit your claim directly to **Manion** for reimbursement. Simply present your Benefit Card (located on the [www.myManion.com](http://www.myManion.com) web portal or mobile app) when you visit your Visioncare or Paramedical Service Provider. You are only out of pocket for what your benefit plan doesn't cover for approved claims. It's that simple!

Eligible Practitioners include (*if covered under your plan*):

- Physiotherapists
- Chiropractors
- Massage Therapists
- Naturopaths
- Acupuncturists
- Physical Rehabilitation
- Therapists
- Podiatrists
- Psychologists
- Chiropodists

## Manion Admin Corner

### Canada Post Rotating Strikes – Options for Employer Remittances/Member Self-Payments/Claims Reimbursements

With the Canadian Union of Postal Workers initiating rotating strikes at Canada Post at the time of this month's release, it would be a good time to remind our readers about our electronic banking options.

#### Electronic Remittance Payment Options

The process to remit and pay electronically is outlined below:

Electronic Funds Transfer: We accept electronic deposit of payments. Contact the Administrator for payment routing information 1-866-532-8999 Option 7.

#### Bill Payment Services:

If you bank at TD, CIBC, Royal, Scotia, BMO, Desjardins, you can now pay through Internet Banking, here's how it works:

- Enter the Bill Payment area of one of the listed banking institutions above.
- Search for "**Manion**" as a payee.
- **MANION WILKINS & ASSOCIATES LTD** should appear as a payee.
- Enter your 6-digit remitting number, without the three digit prefix or hyphen in front, as the "account number". (This can be found in the top corner on the remitting forms.)

#### Remittance details (member/hours):

Your monthly report(s) may be submitted using an excel file instead of the usual paper report. Please contact the Administrator for more information 1-866-532-8999 Option 7.

When your electronic payment has occurred, please Email [accounting@manionwilkins.com](mailto:accounting@manionwilkins.com) advising funds have been transferred to the Trust account with required remittance(s) attached.

## Member Self-Payment Options from home ...

**Online Banking:** If you bank at TD, CIBC, Royal, Scotia, BMO, Desjardins:

- Payee: **MANION WILKINS & ASSOCIATES LTD.**
- Please be certain to enter your ACCOUNT number as a reference when making your payment. Payments received without your ACCOUNT number cannot be matched to your account.

*Transactions may take 3-5 business days to complete.*

**CREDIT CARD:** Visa or MasterCard

- Over the phone: 1-866-532-8999

*To protect your member's privacy, their credit card information will be used for single transactions and will not be kept on file by the Administrator nor disclosed to any other party.*

## Direct Deposit for Claims Reimbursement

Manion includes a direct deposit form in members' letters that contain their benefits cards. This information can also be updated on the member portal and the **myManion** app.

## Manion Pension Corner

### Canada Pension Plan (CPP) Enhancement January 1, 2019

Commencing January 1, 2019, the CPP enhancement will be gradually phased in over a seven year period. The current contribution rate of 4.95% of pensionable earnings will be increased by 0.15% to be 5.10% of pensionable earnings starting in January 2019. The contribution rates will increase again by 0.15% in 2020, 0.20% in 2020, 0.25% in 2022 and 2023.

Currently CPP replaces 25% of a worker's eligible pre-retirement employment earnings. The

enhanced CPP will replace 33.33% of an employee's eligible pensionable income. The amount of earnings covered by the plan will also increase by 14%. This would be an increase from \$1,134.17 per month to \$2,075.50 per month for people receiving the maximum (based on a person making maximum contributions to the CPP enhancement for 40 years).

The structure of the sustainability provisions for the enhanced CPP differs from the one used for the base Plan as defined in the CPP statute due to differences between the base and enhanced Plan in respect of: the plan designs, financing approaches, ways in which intergenerational equity is addressed, the context in which the sustainability provisions were introduced and the levels of plan maturity.

The reporting of CPP contributions deducted, both base and enhanced, will be reported in box 16 as a combined amount. There will be no distinction between the enhancement and the base CPP on the member's T4. Total pensionable earnings will be reported in box 26 as before.

## Manion Staff Corner

### New Hires, Promotions & Retirements

#### New Hires:

- **Charles McCabe** – Manager, Group Benefit Services – September 17, 2018

#### Retirements:

- **Helen Duniec** – retired September 30th, 2018