

FREQUENTLY ASKED QUESTIONS

Q. If you are in the hospital 3 days you qualify for the 350.00/ month but if you have day surgery, requiring an incision, you qualify for only 72.50/week for ONLY up to 4 weeks. What if you have surgery, but are in hospital less than 3 days. Do you only qualify for the 72.50 for up to 4 weeks? There are now some major procedures where they keep you in hospital for less than 3 days. What if it is keyhole surgery with no incision, but it is still major? Do you still qualify?

A. If you have surgery but are in hospital less than 3 days, you qualify for the \$72.50 for up to 4 weeks...regardless if the surgery is considered "major" or "minor" and the incision requirement has been removed.

Q. If I've had surgery and a hospital stay of at least three days, can I claim if I spend one or two weeks in a Retirement (nursing home) Home when I can't stay at my own home alone?

A. Yes, you can submit a claim under the Convalescence Clause.

Q. I'm wondering if I am paying the right amount for my Hospital & Home Care Insurance. I also have Death & Dismemberment coverage. How can I find out?

A. If you have specific claims or payment questions about eligible expenses, call directly to Manulife Financial at 1-800-268-3763.

Q. Does the doctor's validation expense include the transfer of medical records from doctor to doctor?

A. Unfortunately, it does not. It pays for the expenses charged by a doctor when validating or completing a claim form for the benefits eligible under this policy.

Q. Is a common-law spouse eligible to apply for this policy?

A. Yes, if the partners have been co-habiting for at least 12 months.

Q. If someone is currently on a Long Term Disability from teaching, can she take out the RWTO insurance?

A. To qualify for the RWTO insurance you must be a RETIRED teacher and paid-up member of RWTO/OERO.

Q. How much coverage do I have for the Death & Dismemberment policy if I took it out before it became a separate policy in 1990?

A. A member can continue the \$1500 Accidental Death and Dismemberment optional coverage purchased prior to June 1990 under the Hospital and Home Care Plan without purchasing this benefit.

Q. Sometimes, I wonder if I am covered for a specific item and I'm not sure what I should do.

A. Always submit a claim and explain the situation to the insurance company. The company will be most happy to evaluate the situation for you.

Q. On discharge from hospital, does one apply to the Community Care Access Centre to collect what the government pays for Home Care first, before submitting the claim under the Hospital and Home Care Plan?

A. Yes, the government is always the first payor.

Q. Under the Death & Dismemberment policy, would the benefit be paid quickly enough to cover the funeral?

A. No--since most funerals take place within 3-4 days of death. In the event of an accidental death, benefits would be paid for claims within 1-2 weeks of Manulife's receipt of the appropriate documents.

Q. I've heard that home service workers soon will become "registered" and our brochure states that they are "non-registered." What is going to happen in this regard?

A. For the purposes of this plan, a Home Service or Personal Support Worker is a non-registered person with some formal training in providing home care to the sick.

Q. Can a family member provide home nursing services for you if she is qualified?

A. No. In order to be an eligible expense, home nursing services must be provided by someone who is unrelated to you.

Q. Would it be possible to have some Insurance questions answered in the Provincial Newsletter from time to time?

A. Yes, it would