

# Focus Update



October 25, 2018

## Custom orthotics claims: changes to what will be covered and eligible dispensers

Sun Life is redefining benefits in the digital age with smart, accessible services that deliver better value, helping benefit dollars work harder. We're empowering plan members as health consumers and giving them knowledge of cost information that will allow them to find providers that fall within their coverage amounts.

This knowledge will help with an important change we need to share with you and your employees about their Sun Life employee benefits plan.

### Eligible providers

As of February 1, 2019, providers must employ one of the following specialists on site to **dispense** custom orthotics. Claims will not be eligible otherwise.

- Podiatrist
- Chiropodist
- Pedorthist
- Orthotist
- Chiropractor

These specialists have the training and expertise to design high quality custom orthotics that fit your employees properly.

As a reminder, one of the following specialists must **prescribe** custom orthotics.

- Medical doctor
- Podiatrist
- Chiropodist
- Chiropractor (select plans only – please check the your contract)

These specialists have the training and expertise to make sure that custom orthotics are the right treatment for your employees' condition.

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## Coverage amount

The maximum reimbursable amount will be \$550 per claim for custom orthotics purchased after February 1, 2019. A plan member's reimbursement may be less because of plan maximums, co-insurance, deductibles or other elements of their benefits plan.

This change is happening because of an extensive analysis done across the Canadian market that indicated a variation in custom orthotics prices across providers. As part of our commitment to plan sponsors and their employees, Sun Life carries out regular analysis to ensure our Clients are able to get the most out of their benefits plan.

## Empowering plan members to better manage their health benefits

We want to help plan members prepare for these changes. We're implementing cost transparency through our Provider Search tool for health, dental and medical equipment providers and will be rolling this out digitally in phases. As part of this functionality, each provider is assigned a cost indicator based on claims history. This transparency then ensures that plan members are given relevant information and are engaged proactively in a personalized manner during the claim cycle so that they easily understand their options and can be smarter health consumers.

We have seen the impact in our first cost transparency initiative for compression stockings, with pronounced plan member behaviour change and lower claims costs. In fact, 68% of surveyed plan members said they would use Sun Life's search tool again.

In late October, we are adding custom orthotics to the Provider Search tool as the next cost transparency initiative. Plan members will be able to use Provider Search to find the specialists listed above and compare costs.

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## Plan member communication

Plan members who have made a claim for custom orthotics in the last 30 months will receive an email informing them of the change in early December, or a postal letter if they do not have an email on file. We will also send a reminder in January before the changes take effect.

Plan members can access the provider search tool in the **my Sun Life Mobile app**, which they can download by visiting [sunlife.ca/mobile](http://sunlife.ca/mobile), or at **mysunlife.ca**.

## Questions?

Contact your Sun Life Financial group benefits representative.