

NOT ALL PARAMEDICAL PRACTITIONERS ARE COVERED

.... it's their credentials that count

The *Regulated Health Professions Act* specifies for each province or territory which health professions are or are not regulated. Insurance companies must adjudicate claims according to the specific credentials and/or levels of education and training that this legislation requires for each regulated profession. In many instances the initials used to signify a practitioner's designation are registered trademarks of the provincial regulatory bodies governing that profession (called Colleges).

The Colleges protect the interests of the public/consumer by ensuring their members adhere to professional standards of care, ethics and competency. They address concerns about conduct of members and investigate complaints received from various sources.

In cases where the health profession is not provincially regulated insurance companies will set the required level of education, training and/or professional affiliations.

Regardless of whether the health profession is regulated or not, the practitioner **MUST** be a member in good standing with the appropriate licensing or regulatory body in the province or territory in which they are practicing their profession. Anyone can claim to have a designation. They must be able to demonstrate that their credentials are valid.

Following is a list of **acupuncturists in Ontario** and the designations or credentials that most insurance companies look for in the adjudication of claims.

CMD	Chinese Medical Doctor
Dr TCM	Doctor of Traditional Chinese Medicine
Dr. Ac.	Doctor of Acupuncture
D. Ac	Diploma of Acupuncture
C. Ac	Certified Acupuncturist
AMD	American Medical Doctor

In addition to the above, the practitioner must also be a current member of one of the following associations:

Your BeneFIT News

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CAFCI	Certified by the Acupuncture Foundation of Canada Institute
CSCMA	Canadian Society of Chinese Medicine and Acupuncture
CTCMA	College of Traditional Chinese Medicine Practitioners and Acupuncturists
CMAAC	The Chinese Medicine and Acupuncture Association of Canada

If acupuncture is your choice of treatment be sure to follow the above guidelines, otherwise your claim may not be covered under your company's group insurance plan.

FINDINGS:

An overwhelming majority of employees surveyed would be willing to personally pay for Critical Illness Insurance: 62% according to the Sanofi-Aventis Healthcare Survey 2007.

Survey results by a large benefits consulting firm found only 14% of firms offer Group Critical Illness Insurance but 44% are considering adding the benefit: Corporate survey results, online survey by Hewitt Associates, 2007

Only 4 of 26 recognized Cancer fighting drugs, approved under Ontario's health care system: Cancer Advocacy Coalition Report, 2006

Survey finds that 89% of Canadians have had a relative or friend stricken with a critical illness: Ipsos-Reid Survey, 2005

Claim stats show DI key product for reducing financial risk

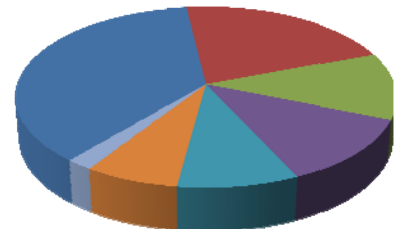
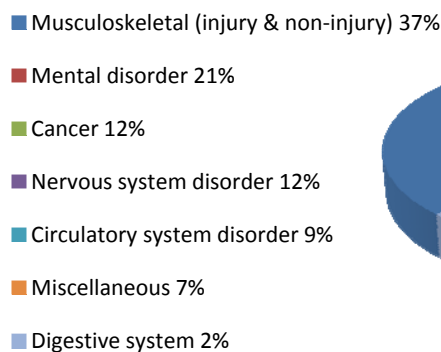
Disability claims paint a clear picture - disability insurance (DI) is a distinct and vital need for clients.

Canada Life DI claims statistics (as of Dec. 31, 2006) show the leading causes of these claims are musculoskeletal (injury and non-injury) and mental disorders. They account for a combined total of 58 per cent of disability claims.

Cancer (12 per cent), nervous system disorders (12 per cent) and circulatory system disorders (9 per cent) follow in claims frequency according to the same statistics.

This is a strong reminder that DI can cover a wide range of claims. The leading claims also distinguish DI coverage from critical illness insurance (CI). There may be some common ground; some of these conditions may result in eligible claims under both DI and CI but the majority of DI claims - particularly within the top two categories - may not fall under a covered CI definition.

Active disability claims by cause



Claim Stats Cont'd from Page 2

Claims by age tell an equally compelling story. As the table shows, the proportion of active claimants relative to the portion of policyholders in each age group increases substantially. Key reasons why are an increased likelihood of disability and an increase in the average duration of claims with age.

Active disability claims by age

	% of total policy holders	% of total claimants
Under 40	23%	8%
40-49	34%	20%
50-59	27%	43%
60+	15%	29%

For more information about DI and CI, contact Gary White at (800) 433-5307.

Employment Insurance

Effective January 1, 2008, the maximum insurable earnings for EI has increased to \$41,100. This represents a \$1,100 increase over last year. The maximum benefit level per week has also increased from \$423 to \$435.

The maximum insurable earnings (MIE) is the income level up to which EI premiums are paid. It determines the maximum rate of weekly benefits paid for all types of benefits under the EI program.

How will this affect Plan Members?

- The benefit and increase in EI premium - paid by both employer and employee - will change only for employees with earnings that exceed the previous annual maximum of \$40,000.
- For those Employers who provide employees with Weekly Indemnity (WI) plans with a cap that matches the EI limit, the maximum benefit will be based on a new insurable earnings cap of \$41,100 with a new maximum weekly benefit increase to \$435.

Need more information regarding these changes? Please contact our Customer Service Department at (800) 433-5307.



Say goodbye to salt

According to Statistics Canada, the average Canadian consumes more than 3,100 mg of sodium a day, most of which is hidden in processed foods. So what's the right amount to have? Health Canada advises that an adequate daily intake is 1,200 mg to 1,500 mg.



Lowering sodium use to these levels could reduce the incidence of stroke and heart disease by as much as 30 per cent. People who want to cut down should read nutrition labels, choose low salt foods, and reduce the use of salt when cooking.

Source: Dietitians of Canada

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*Providing a unique and holistic
approach to group insurance.*

THE 3-STEP INSURANCE ANALYSIS

<i>Step One:</i>	<i>Step Two:</i>	<i>Step Three:</i>
Write down the amount of life insurance you currently have on your life e.g. \$100,000	Scratch out the last four digits e.g. \$10	Double the number that is left e.g. \$10 X 2 = \$20

THIS WILL BE YOUR FAMILY'S DAILY INCOME!

Within a few dollars, that's the amount your present coverage will provide assuming you can earn 7.5% interest (and that's optimistic these days). You know how much it costs just for the basics to keep a roof over your head, buy groceries, etc let alone put anything away for your family's future.

NOW ASK YOURSELF DO I HAVE ENOUGH LIFE INSURANCE?

We can help

MALE			FEMALE		
	\$250,000	\$500,000		\$250,000	\$500,000
AGE 25	17.78	28.76	AGE 25	12.60	18.00
30	17.78	28.80	30	13.50	20.25
35	18.68	27.72	35	14.85	21.60
40	22.95	38.25	40	18.68	27.72
45	31.95	56.70	45	23.85	38.25
50	45.63	84.15	50	34.65	58.05

***Standard Term Insurance rates for non smokers**