



November 2012

2012- 2013 FLEX RE-ENROMENT NEW CHANGES

CAPREIT is committed to continuing our journey towards achieving the 50 Best Employers by implementing changes that benefit all our employees. In an effort to achieve this goal as well as increase our employee engagement, we are excited to introduce to you the new changes to CAPREIT's My Choice Flexible Benefits Program which will begin on **December 1, 2012**. The new changes include the following:

- **EMPLOYEE & FAMILY ASSISTANCE PLAN (EFAP)** – CAPREIT understands the commitment to provide a healthy workplace for all our employees as well as to provide a positive work-life balance. We are excited to introduce an Employee & Family Assistance Plan (EFAP) with Homewood Human Solutions for all employees and their eligible dependents listed under their plan. An EFAP provides confidential counseling services to employees and their families to assist them with the skills necessary to solve their life issues. Some of the counseling services include assistance with: Addiction, Aging & Care Giving, Child Development/Parenting, Depression, Financial Issues, Marital Issues, Nutrition, Stress, Separation/Divorce and Trauma. Counseling is available in person, by phone or online at no cost to you. Please review the attached Homewood Human Solutions brochure for contact information as well as please visit www.homewoodhumansolutions.com for more details.
- **MANAGING PRESCRIPTION COST USING COSTCO AND LOBLAW PHARMACIES** – CAPEIT employees and their dependents can save on their out-of-pocket costs when you fill your prescriptions at Costco and Loblaw pharmacies. Employees and their eligible dependents can present their benefit drug card to any Costco and/or Loblaw's pharmacies to receive the following:
 - **Costco** – when you fill a prescription at Costco, you will be reimbursed at a 10% higher reimbursement rate, compared to having a prescription filled at another pharmacy. www.costco.ca
 - **Loblaw** – when you fill a prescription at Loblaw's pharmacies, you will receive reduced mark up costs, preferred reduced dispensing fees and discounts of up to 40% off on frames, lenses, contact lenses and RX safety glasses. To find a Loblaw pharmacy near you, visit: www.drugstorepharmacy.ca/
- **ENHANCED GENERIC SUBSTITUTION** – Generic substitutions means the reimbursement amount of your prescription is limited to the cost of the lowest-priced generic alternative. If you are prescribed a brand name after December 1, 2012, you will be reimbursed the generic

equivalent. If you are requested to take the brand name drug, you will need to complete the Request for Brand Name Drug Coverage form. If you are currently taking a brand name drug, you will be receiving a letter directly from Great West Life explaining how the enhanced generic substitution will be affecting you.

- **CLEVELAND CLINIC CANADA** – CAPREIT is working with Cleveland Clinic Canada to offer high quality convenient healthcare options to our employees and their families. Some of the services offered include Sports Health Program, Gastroenterology, Cardiology and Dermatology. These services are covered by your local provincial plan. Employees must present their provincial health card for proof of coverage. Quebec residents must pay for the services upfront then submit to RAMQ for reimbursement. Cleveland Clinic Canada offices are located in Ontario only, travel expenses would have to be arranged and paid by the employee. For more details please visit: www.clevelandclinic.ca

- **GROUPNET MOBILE APP** – Great West Life has recently introduced a mobile app where you can now access a variety of plan member services while you are on the go. Some of the services that you can access with your mobile app include submitting claims online, accessing personalized coverage information, view card information, locate the nearest Provider eClaims (using a built-in GPS mapping tool) and access to eDetails (email or text notification when your claims are adjudicated). To use GroupNet Mobile, you will need to be registered for *GroupNet for Plan Members*. For more details please visit: www.greatwestlife.com or call 1-800- 957-9777.

Please take some time to review each enclosed brochure for more details and contact information. If you have any questions or for further details, please contact Sonia Couto, Benefits Specialist, at 416-306-3000.