



**IMPORTANT CHANGES - EFFECTIVE JANUARY 1, 2010 – for the following:**

- **ASSIGNMENT OF BENEFITS**
- **COMPRESSION STOCKINGS**
- **SHOULDICE HOSPITAL**
- **PRESCRIPTION SUNGLASSES**

During the past year, ClaimSecure has completed an extensive review of the way we assess and determine eligibility for the above benefits. Please read the information below to learn how these changes will affect your plan.

**Assignment of Benefits**

Our review found that many times claims were submitted for items that had not yet been dispensed to the member. This action was relevant enough to warrant a change in procedures.

As a result, ClaimSecure *will no longer accept assignment of benefits from paramedical and vision providers*. By taking these steps, it allows ClaimSecure to better manage the benefit plan costs on behalf of our clients

**NOTE:** We will continue to pay claims directly to Pharmacies, Dental Offices and Hospitals

**Compression Stockings**

The industry trends show a significant increase in the claims submitted for this appliance. The fees submitted are sometimes higher than deemed reasonable and customary, e.g. markups can be as high as 400%. To address these costs:

1. Coverage will be limited to stockings with a compression factor of 20mm/Hg or higher.
2. Amounts payable, including surcharges, will be limited to the reasonable and customary charge

**Shouldice Hospital**

Shouldice Hospital is an Ontario-based facility specializing in hernia operations. Patients come from across Canada to be treated at Shouldice hospital. For Ontario residents, the provincial government pays for ward coverage. ClaimSecure has classified Shouldice as a private hospital in our standard plans and room charges were not reimbursed unless requested by the plan sponsor. As of January 1, 2010, ClaimSecure will include Shouldice Hospital as an approved provider.

**Prescription Sunglasses**

In keeping in line with industry standard, ClaimSecure Vision Care plans will include coverage for prescription sunglasses up to the maximum specified by the plan.

