

# EMPLOYEE Benefit news

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## Environmental consciousness

Help your  
plan members  
think green

A Harris/Decima survey published in the fall of 2007 found Canadians ranked the environment above health care on their list of the most important issues facing the country. Environmental concerns such as water pollution, toxic waste, air quality, wildlife, and climate change were the leading environmental issues on the minds of the 1,000 Canadians surveyed. On the subject of climate change, respondents feel the changing weather patterns will lead to devastating consequences for both humans and the environment.

### Raising environmental consciousness

With the environment ranking at the top of the list of important issues, the public expects government and business to lead the way to true environmental responsibility. This trend towards greater 'environmental consciousness' is especially evident among the younger generations – tomorrow's workforce and consumers – and so employers will need to recognize the importance of environmental responsibility when recruiting and engaging employees, as well as when building brands and bringing products and services to market.

## Negative health predictions

Despite the fact that few people will dispute the connection between clean air, clean water, and a healthy population, Canadians feel not enough is being done to protect these essentials for life. And they expect the effects of air and water pollution will only grow worse over the next few years. Their fears were captured in the *10th Annual Health Care in Canada Survey*, conducted in the fall of 2007. In the survey, almost three quarters (71%) of respondents predicted the negative health consequences of air pollution will become more severe in the next few years, 66 per cent felt the effects of water pollution will become more severe, and 62 per cent felt the negative health effects of increased greenhouse gases will only become more severe for Canadians in the not too distant future.

## Influencing change through the workplace

If the predictions are accurate, it's obvious that unchecked climate change is a problem with high stakes for everyone, regardless of where we live and work. But employers are in an excellent position to influence positive changes – large and small – for the long-term health of their business, their customers, and their employees.

Information is the key ingredient that will build environmental consciousness and drive changes in attitudes and behaviours. Employers, many of whom are already familiar with educating plan members on health, wellness, and safety issues, have the ability to implement programs and influence employees to make better choices – for their customers and the environment. Indeed, if the surveys are accurate, Canadians already understand the reasons to make change, so they might just need

leadership and direction in the forms of tools, information, and incentives that will help them make those changes a part of their daily professional and private lives.

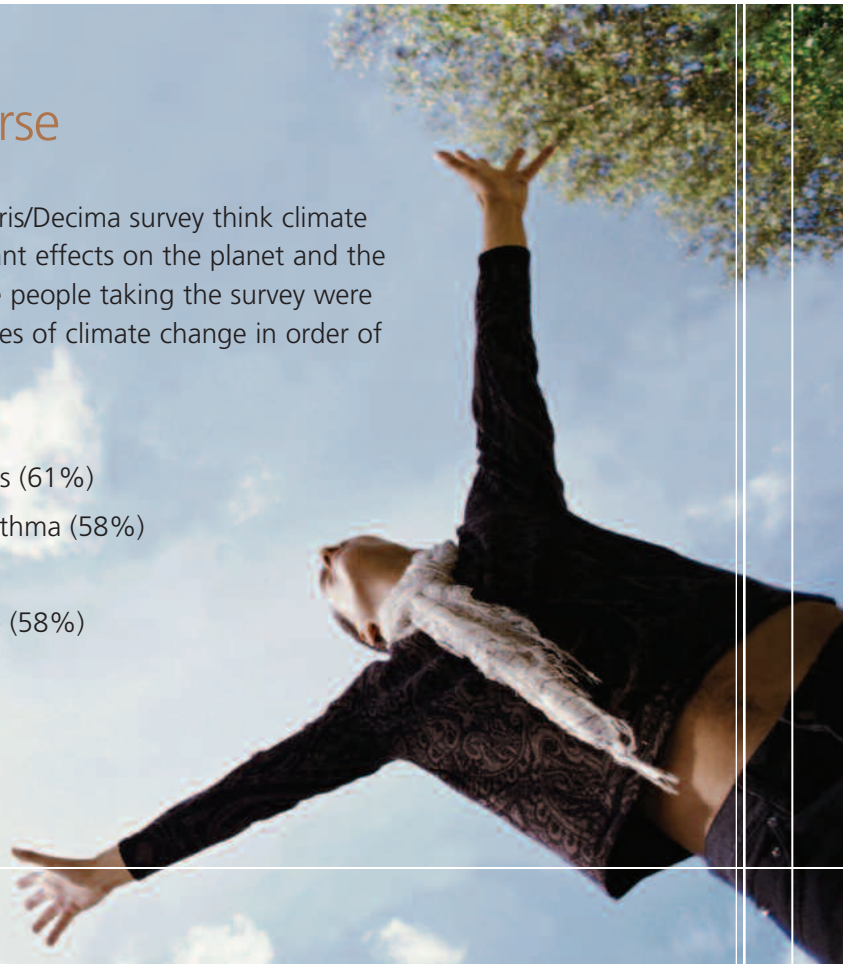
### Environmental illnesses

In the Canadian Medical Association's *7th Annual National Report Card on Health Care*, 27 per cent of survey takers said they have experienced or sought medical advice for an environment-related health condition. Asthma was the health condition mentioned in 39 per cent of cases, and 23 per cent said they suffer allergies that they believe are caused by the environment. Non-specified cancers (8%), skin cancer (8%), and bronchitis (5%) were other ailments that Canadians believe are caused by the environment.

## Climate change for the worse

Sixty-eight per cent of the respondents in the Harris/Decima survey think climate change is already occurring and will have significant effects on the planet and the people, plants, and animals who call it home. The people taking the survey were asked to rank the following potential consequences of climate change in order of importance to them:

- the melting of the planet's ice caps (65%)
- the extinction of some animal and plant species (61%)
- worsening human health conditions such as asthma (58%)
- extreme weather events (58%)
- further hardship for the world's poorest people (58%)
- melting of the permafrost (58%)
- the loss of farmland (56%)
- loss of industry (44%)





Many companies have already created programs that promote the benefits of going green. These programs can support the efforts of existing public programs that are funded by governments and other agencies, providing education to employees and the public on environmental issues. And earth-friendly strategies can be business-friendly, too. For example, the website for EnCana ([www.encana.com](http://www.encana.com)), an oil and natural gas company based in Calgary, contains information about the company's environmental programs, including links to projects that EnCana supports in the search for new, clean energy sources. One of these projects uses tidal turbines to generate power from undersea ocean currents in British Columbia (<http://www.cleancurrent.com/>).

Depending on the type and breadth of the program launched, a company's green plan could easily complement its benefits program, many of which already offer plan member education on a variety of health and wellness topics. Some employers have added their green strategy to their Health and Safety committee's responsibilities. An informal survey of several of Manulife Financial's larger plan sponsors found that most already have a variety of green approaches and initiatives in place.

While some organizations are already going green to varying degrees, or thinking about doing so, many business leaders think that it's only a matter of time before governments bring in rules requiring business to do even more. In a global survey of

business executives, *The McKinsey Quarterly* found that 82 per cent of 2,192 executives from around the world expect some form of climate change regulations to come into effect (in their company's home country) within the next five years. But with the topic on the tops of Canadians' minds now, there may never have been a better time to encourage environment-friendly change.

For more ideas, the current edition of *Wellness Report*, Manulife Financial's health and wellness newsletter for plan members, provides information on the subject of sustainable living and includes advice on how plan members can reduce their eco-footprint.

### Mowing down backyard pollution

In 2000, the Clean Air Foundation, working in conjunction with The Home Depot® and other corporate and public sponsors, piloted a program that encouraged the public to drop off old lawnmowers – a surprisingly significant source of pollution – for disposal. At the same time, the program educated consumers on the benefits of newer, less polluting mowers and the sponsors provided rebates towards the purchase of new machines. The program is now in place right across the country and the 'Mow Down Pollution' campaign (<http://www.cleanairfoundation.org/mowdownpollution/>) is responsible for getting almost 20,000 old, inefficient lawnmowers out of Canada's backyards.

The Home Depot® is a registered trademark of Homer TLC, Inc.

Sources: Harris/Decima; Summerhill Group; EnCana; Clean Air Foundation; *The McKinsey Quarterly*; The Canadian Medical Association, *7th Annual National Report Card on Health Care*; *10th Annual Health Care in Canada Survey*.

# Federal budget 2008

## Group drug plans not affected

An announcement in the federal government's budget for 2008 initially caused some concern in the group benefits industry when details of the budget were announced in February.

The budget proposed changes to the *Income Tax Act* (Section 118.2) whereby over-the-counter drugs – prescribed by a medical practitioner and dispensed by a pharmacist – would no longer qualify as an eligible medical expense in Canada's Medical Expense Tax Credit program. Some industry analysts interpreted the change to also mean that over-the-counter drugs would no longer qualify as medical expenses under private health services plans, a change that could have had tax implications for some group benefits plans.

The Canadian Life and Health Insurance Association, representing the group benefits industry, approached the Department of Finance and confirmed that the changes announced in the budget were not intended to affect group benefits drug plans.

## Some Health Care Spending Accounts and Cost Plus agreements affected

At Manulife Financial, some Health Care Spending Accounts and Cost Plus agreements use the *Income Tax Act* (Section 118.2) to define the list of expenses eligible under the plan. Manulife Financial is doing more research on the subject to determine the implications for those plans. Plan sponsors who wish to amend their contracts to remove over-the-counter drugs from their plans should contact their Manulife representative.

For more information, see the March 2008 *Benefits Bulletin* found at [www.manulife.ca](http://www.manulife.ca). Look for the heading 'Group Benefits' and click on 'Newsletters' then select 'Group Benefits Bulletins.'

# Reasonable and customary fees for health practitioners

This chart provides an updated listing of Manulife Financial's reasonable and customary fee schedules for 2008. These fee schedules are used when adjudicating group benefits claims for health practitioners submitted under Manulife Financial's Extended Health Care/Major Medical contracts that contain reasonable and customary fee provisions.

## Manulife Financial's reasonable and customary fee schedules for health practitioners are established by using:

- the published fee schedules from provincial/territorial associations;
- typical reasonable and customary fees for provincial/territorial associations without published fee schedules, and/or
- surveyed responses from practitioners within specific provinces/territories when information from associations is not available.

We have marked "not available at this time" (n/a) on the chart if we have been unable to establish reasonable and customary fees for health practitioners using any of these three methods. If we receive a claim for services provided by any of these practitioners, Manulife Financial will work with the appropriate association to establish a reasonable and customary fee at that time.

Health practitioner associations revise their fee schedules at different times each year. Because of this, we continually update our reasonable and customary fee schedules with current information and adjudicate claims using revised amounts. The 2007 fees remain valid unless a new 2008 fee is applicable.

Throughout the year, you can print the most recent reasonable and customary fee schedules from our website [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits).

## Reasonable and customary fees for health practitioners

Fees listed per visit.

	British Columbia	Alberta	Sask.	Manitoba	Ontario	Quebec	New Brunswick	Nova Scotia	Prince Edward Island	Nfld. and Labrador	Yukon	N.W.T.
<b>Acupuncturist</b>												
Initial Assessment	90.00	80.00	130.00	130.00	130.00	65.00	65.50	85.00	79.50	75.00	130.00	110.00
Subsequent Treatment	75.00	80.00	130.00	130.00	130.00	65.00	50.00	70.00	58.30	75.00	130.00	77.00
<b>Audiologist</b>												
Initial Assessment	95.00	83.00	50.00	110.00	295.00	75.00	100.00	100.00	100.00	100.00	95.00	95.00
Subsequent Treatment	95.00	83.00	50.00	110.00	295.00	75.00	100.00	100.00	100.00	100.00	95.00	95.00
<b>Chiropractor</b>												
Initial Assessment	50.00	100.00	22.00	74.00	180.00	90.00	50.00	100.00	77.00	60.00	65.00	60.00
Subsequent Treatment	40.00	50.00	16.00	55.00	63.00	45.00	40.00	60.00	45.00	45.00	45.00	40.00
<b>Dietician</b>												
Initial Assessment	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Subsequent Treatment	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>Homeopath</b>												
Initial Assessment	82.00	160.00	200.00	160.00	180.00	60.00	140.00	135.00	135.00	135.00	n/a	n/a
Subsequent Treatment	50.00	90.00	100.00	70.00	130.00	60.00	60.00	65.00	60.00	60.00	n/a	n/a
<b>Massage Therapist</b>												
Initial Assessment	90.00	85.00	66.00	66.00	91.00	80.00	88.00	80.00	65.00	80.00	75.00	75.00
Subsequent Treatment	90.00	85.00	66.00	66.00	85.00	80.00	88.00	80.00	65.00	72.00	75.00	75.00
<b>Naturopath</b>												
Initial Assessment	240.00	240.00	200.00	180.00	240.00	100.00	145.00	150.00	135.00	135.00	125.00	196.10
Subsequent Treatment	180.00	160.00	150.00	90.00	180.00	100.00	100.00	90.00	100.00	60.00	65.00	132.50
<b>Occupational Therapist</b>												
Initial Assessment	100.00	150.00	90.00	80.00	110.00	75.00	90.00	n/a	85.00	n/a	100.00	n/a
Subsequent Treatment	100.00	150.00	90.00	80.00	110.00	70.00	90.00	n/a	85.00	n/a	100.00	n/a
<b>Optometrist</b>												
Initial Assessment	119.00	90.00	130.00	83.00	131.25	75.00	80.00	97.65	83.00	66.00	119.00	119.00
<b>Osteopath</b>												
Initial Assessment	n/a	80.00	60.00	117.00	130.00	90.00	90.00	90.00	40.00	n/a	90.00	n/a
Subsequent Treatment	n/a	80.00	35.00	70.00	130.00	90.00	90.00	70.00	40.00	n/a	90.00	n/a
<b>Physiotherapist</b>												
Initial Assessment	74.00	136.00	125.00	65.00	134.00	80.00	60.00	55.00	60.00	60.00	75.00	65.00
Subsequent Treatment	64.00	95.00	55.00	59.00	84.00	75.00	50.00	55.00	40.00	50.00	75.00	55.00
<b>Podiatrist</b>												
Initial Assessment	94.00	63.00	65.00	53.00	95.00	80.00	61.00	65.00	55.00	75.00	55.00	55.00
Subsequent Treatment	72.00	47.00	60.00	48.00	75.00	80.00	55.00	65.00	55.00	75.00	55.00	55.00
<b>Chiroprapist</b>												
Initial Assessment	94.00	63.00	65.00	53.00	95.00	80.00	61.00	65.00	55.00	75.00	55.00	55.00
Subsequent Treatment	72.00	47.00	60.00	48.00	75.00	80.00	55.00	65.00	55.00	75.00	55.00	55.00
<b>Psychologist</b>												
Initial Assessment	160.00	160.00	110.00	145.00	204.00	125.00	130.00	140.00	130.00	150.00	143.00	150.00
Subsequent Treatment	160.00	160.00	110.00	145.00	204.00	125.00	130.00	140.00	130.00	150.00	143.00	150.00
<b>Speech Therapist</b>												
Initial Assessment	90.00	115.00	70.00	110.00	150.00	125.00	85.00	110.00	75.00	160.00	80.00	100.00
Subsequent Treatment	90.00	115.00	70.00	110.00	150.00	85.00	85.00	110.00	65.00	135.00	65.00	65.00

# eBenefit News

## Managing eWaste at work and home

As discussed in previous editions of eBenefit News, the computer hasn't made paper obsolete. Not quite yet, anyway. But there's no denying that the way we now share and store documents, photos, music, videos and other information has greatly reduced the amount of paper, cardboard, and plastic that was once used to perform the same tasks. This newsletter, once printed and mailed to more than 20,000 plan sponsors and plan administrators, is now only produced and distributed electronically where it can be read online and printed only by those people who want a hardcopy for future reference. This has greatly reduced the amount of paper, ink, energy, and fuel required to produce, distribute, and eventually dispose of, or recycle, the newsletter.

## Moore's Law

The flipside to those environmental savings is that the technology and equipment making them possible is changing very quickly. This fact of modern life is often called 'Moore's Law' in homage to Gordon Moore, co-founder of Intel®. In 1965,

Mr. Moore predicted that computer processing power would double about every two years. As most people are well aware, Moore's Law means that our favourite, most popular gadgets can become out-of-date quickly. And because computers, cell phones, televisions, and other electronic devices and games contain hazardous substances such as lead, mercury, arsenic, cadmium and others, disposal in the local landfill is not an option that makes any sense.

### What's in your basement?

In 2005, over one-third of the Canadian households with an unwanted computer or communications device had the device in storage, possibly because the homeowners didn't know how to dispose of it.

Statistics Canada

But there could also be a golden opportunity in those obsolete electronic devices. The U.S.-based website [www.earth911.org](http://www.earth911.org) says that eWaste should really be viewed as an eResource. That's because it contains

many valuable components that can be harvested for re-use, including glass, copper, aluminum, and plastic. Earth 911 contains a section called 'Earth 911 Business' where you can find a variety of resources that "help business help the environment."

Before you recycle your electronics, consider donating them to a local group. Computers for Schools is a program led by the federal government that collects used electronic equipment and donates it to schools, libraries, and non-profit organizations. To learn about Computers for Schools in your province, visit the website <http://cfs-ope.ic.gc.ca/default.asp> for full details on how to get involved.

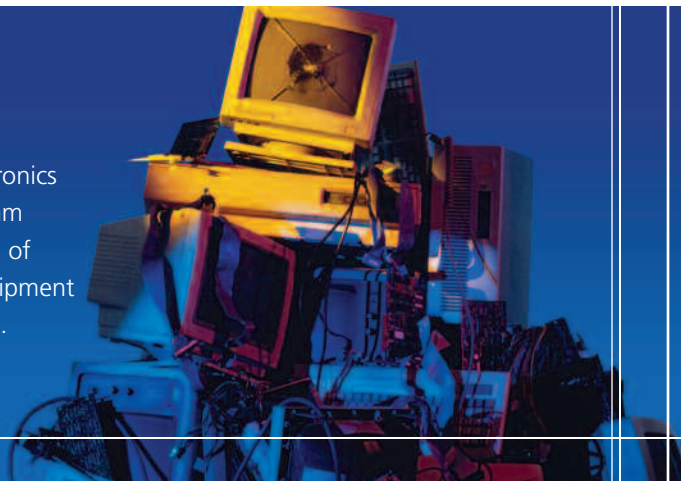
Companies such as Manulife Financial will continue to use technology to offer customer- and environment-friendly transactions that are easier, more efficient, and more accurate. The challenge for everyone is to do our part to make sure we use and eventually dispose of our electronic tools in a safe and responsible manner, at work and at home.

Intel is a registered trademark of Intel Corporation.

Sources: [www.Earth911.org](http://www.Earth911.org); Environment Canada; Computers for Schools; Statistics Canada, *The Daily*, catalogue 11-001-X1E, March 29, 2008; Intel®.

## An industry led solution

In February 2008, Nova Scotia launched the Atlantic Canada Electronics Stewardship Program. This industry led electronics recycling program currently accepts computers, monitors, printers, and televisions, all of which are banned from the province's landfill sites. Unwanted equipment can be dropped off at designated centres throughout the province. Visit [www.ACESewardship.ca](http://www.ACESewardship.ca) for more information.



# The Script



Each year, Manulife Financial publishes the *ESI Canada® Drug Trend Report*, a newsletter that helps you identify and understand the latest trends in the Canadian prescription drug market based on ESI's data for the previous year. The report also provides ideas on how you can control costs in your group's drug program. To read this year's report, go to [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits) and log on to the site as a plan sponsor or plan administrator. Look under the heading 'What's new.'

One trend that isn't covered in this year's report, is the trend for drugs, both prescription and non-prescription, to turn up in our drinking water.

## Helping nature say "No" to drugs

A study published in the *Water Quality Research Journal of Canada* found trace amounts of painkillers and other drugs in river and lake water entering 20 different water treatment plants in Ontario. After treatment, most of the drugs that were covered in the study were reduced to non-detectable levels; however, ibuprofen (a painkiller) was still present in the treated drinking water.

In the United States, a study by the Associated Press found miniscule traces of a long list of drugs in the drinking water supplied to more than 40 million people.

The long-term health effects of small levels of pharmaceuticals in drinking water aren't known, but the Canadian Association on Water Quality study says, "The presence of pharmaceuticals and personal care products in the environment is a rapidly emerging international issue." The researchers say more assessment is

required to understand the issue and determine how to remove the drugs from the water we drink – something that current water treatment plants aren't designed to do.

## Passing drugs into the environment

When people take drugs, and the planet has a lot of people taking a lot of drugs, amounts of the medicine that aren't absorbed by the body are passed through it and enter the environment naturally. In addition, drugs enter the environment when unused portions are thrown away in a non-environmentally conscious way.

In March 2008, Statistics Canada released a study conducted in 2005 that found a quarter of Canadian households had leftover or expired drugs on their shelves. Of these households, about half reported disposing of their old medicine by returning it to a pharmacy or hazardous waste disposal centre. But four out of 10 Canadian households

said they threw away leftover or expired drugs by placing them in their regular garbage, flushing them down the drain, or by burying them.

The British Columbia Pharmacy Association says Canada's community pharmacists offer convenient disposal of expired and leftover drugs in a safe, responsible and environmentally friendly manner. And it's not only the environment that will benefit. The association adds, "It will also prevent someone in your household from accidentally taking expired medicine and it will keep those medications out of the hands of people who might misuse them."

Drug plans provide access to the kinds of medicines that will help keep people healthy, well, and productive. But just as care must be exercised when taking and storing medication, disposing of drugs improperly will not only damage the environment, it could very well put our own future health at risk.

ESI Canada is a registered trademark of Express Scripts, Inc.

Sources: Canadian Association on Water Quality, *Water Quality Research Journal of Canada*, Vol. 42 (2): 130 – 137 (2007); The Associated Press, Statistics Canada, *The Daily*, catalogue 11-001-X1E, March 29, 2008; British Columbia Pharmacy Association.

For further benefit information, please call your usual Manulife Financial contacts.

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## Please Note:

*Employee Benefit News* is published to provide information about current issues and assist in the decision-making process. Our articles however, are not intended to provide medical, financial or legal advice and any queries you may have should be directed to an appropriate professional advisor.

## Extra! Extra!

Plan sponsors and advisors can download additional copies of this *Employee Benefit News* or previous issues from the 'Newsletters' page on Manulife Financial's website at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits).

Ce bulletin est également publié en français.

Manulife Financial's Group Benefits website at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits) provides information about group products and services, industry and legislative issues and our Regional Group Offices.

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