



**NATIONAL MINISTRY CENTRE**

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A healthy church within the reach  
of all people in Canada and beyond

## **MEMORANDUM**

**To:** Members of The Free Methodist Church in Canada Group Benefits Plan  
**Cc:** Treasurers  
**From:** Deva Ratnam, Senior Director of Finance & Operations  
**Date:** October 27, 2023  
**Subject:** **Group Benefits Rate Changes – Effective November 1, 2023**

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Please be advised that there **will not be** any rate adjustment to the Group Benefits Plan with Sunlife.

As confirmed with Sun Life, these rates will remain in effect for a period of 1 year (i.e. to October 31, 2024).

Rates will automatically be reflected through Central Payroll with the pay period ending November 15, 2023. Employee and employer contributions will continue to be automatically deducted through the Central Payroll system.

Information about the group benefits plan is available at <https://fmcic.ca/group-benefits>. The new rate sheet will be posted there shortly as well. I would encourage you to check out the information there to help you better understand the group benefits plan coverage. You may also contact Sun Life directly and confidentially at 1-800-361-6212.

Included for your reference below are reminders and tips to reduce your out-of-pocket expenses.

If you have any further questions about the Group Benefits plan, feel free to reach out to Roseline Isaac at [payroll@fmcic.ca](mailto:payroll@fmcic.ca).

Blessings,

Deva Ratnam  
Senior Director of Finance & Operations



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### **Coordination of Benefits**

- Coordination of benefits is a claim procedure followed by all insurance companies. This procedure allows you to receive up to 100% of the total cost of a claim, by submitting expenses for yourself and your covered dependants to a spousal plan.
- You and your spouse must submit your personal health and dental claims to your own plan first. You can then submit any unpaid expenses to your spouse's plan.
- Claims for your dependent children must be submitted first to the plan of the parent whose *birthday* falls earlier in the calendar year. The balance of the claim can then be submitted to the other parent's plan. It is important to keep your dependent information current to avoid delays in claim payments.

### **Prescription Drugs**

- There are basically two components that make up the total cost of a prescription. The ingredient cost, and the pharmacy's dispensing fee. Does your pharmacist charge a competitive dispensing fee? These vary from as low as \$4.49 per prescription to as high as \$12.00 or more per prescription.
- Does your pharmacist provide a 90-day supply for any maintenance drugs you are taking? (NOTE: for a period of time during the COVID-19 season, some pharmacies were only dispensing a 30-day supply, however, our understanding is that 90-day supply has returned, but pharmacies may not automatically adjust this. Please ask them to do so if they haven't already. This helps reduce the number of separate dispensing fees charged to you. Not all drugs will apply - ask your pharmacist for confirmation.
- To help minimize out-of-pocket costs, ensure your drug card is used by the pharmacy for direct reimbursement and then pay the remaining costs of the prescription at the time the prescription is received. If you do not use your drug card immediately, it may be the pharmacy may not know you are part of a group plan and potentially charge you a higher amount than if the drug card were used.
- Your drug card will work properly only if you maintain accurate and up-to-date dependant information with Sun Life Financial. Please ensure that you notify Ah Sun Kim of any changes to your dependant status immediately (e.g. the birth of the baby, marriage).

### **Dental Care**

- Because of the potentially high cost of some dental treatment, it is recommended that you verify reimbursement of procedures over \$300 with Sun Life Financial before proceeding with the treatment.

### **Income Tax Considerations**

- Are you looking at Box 85 of your T4 slip that shows the major medical and dental premiums you have paid for the year? If so, you may be able to claim a medical expense tax credit for some of those and other costs. For more information, speak with your tax preparer.