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## Are You at Risk?

Lifestyle plays an important role in determining our state of health. Those who live active lives, don't smoke, drink in moderation and eat a healthy diet with plenty of fruits and vegetables have a 25% lower risk of premature death. Your lifestyle choices are directly linked to your likelihood of developing a chronic disease. It has been predicted that by 2015 the annual mortality rate due to chronic disease will top 64 million deaths worldwide. Most of these deaths will be caused by cardiovascular disorders, diabetes, cancer and chronic respiratory disease.

There is a direct connection between the health of plan members and the cost of operating a health benefits plan. A healthier group can minimize the effect of increasing costs and that allows the plan to maintain a wider range of benefits. If premiums are targeted towards the cost of managing chronic diseases which have risks that could be managed through improved overall health, it simply means that less money will be available to maintain other benefits, or to make benefit improvements. A worst case scenario could mean that plan members have to assume some of the premium share or we might have to change our plan design. This change could mean a reduction in the number of products/services that are covered by the plan or a lower eligible amount for each product or service. When you make a commitment to better health, you not only help yourself and your family, but you do your part in helping to maintain a fiscally healthy and diverse benefits plan.

To assist you in your quest for improved health, you may wish to check out the following web-based assessment tools and informational sites. These sites are listed for informational purposes only. A website cannot replace the training, knowledge and expertise of a healthcare professional. If you have any questions regarding your health, please be sure to consult your physician for answers.

1. **Heart and Stroke Foundation – [www.heartandstroke.ca](http://www.heartandstroke.ca)**

Take some time to answer a few simple questions and get a personal Risk Assessment Report.

2. **Mood Disorders Association of Ontario – [www.checkupfromtheneckup.ca](http://www.checkupfromtheneckup.ca)**

Take the quiz and get a Check Up. Find information and improve your awareness of mood disorders.

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3. **ParticipAction – [www.participaction.com](http://www.participaction.com)**

Read facts regarding the inactivity crisis and discover activities that make it easy to be more physically active.

4. **Canadian Cancer Society – [www.cancer.ca](http://www.cancer.ca)**

Read about screening protocols, when to call your doctor, genetic and inherited risk factors and more.

5. **Public Health Agency of Canada  
<http://www.phac-aspc.gc.ca/index-eng.php>**

This site is a great source for information on healthy living, disease and injury prevention.

6. **Canadian Diabetes Association - [www.diabetes.ca](http://www.diabetes.ca)**

Under “Diabetes and You” - “Healthy Living Series” - An interactive presentation that will provide information on Diabetes, its symptoms and associated risk factors.

7. **Feeling Better Now® - [www.feelingbetternow.com/otip](http://www.feelingbetternow.com/otip)**

FeelingBetterNow® assists with the prevention, early diagnosis and ongoing management of common mental health issues. To enter this site you will need your LTD Group Policy number and the Access ID: OTIPRAEO.

Good health is associated with adequate exercise, good diet, moderate weight and the avoidance of smoking and excessive alcohol intake. Certain risk factors for disease can be managed but only if you know what your risk factors are. A few minutes of your time spent using web-based assessment tools, can assist you in identifying your possible risk factors and provide you with tips for improving your overall health. Maintaining good health can be complex. For those of you planning a major change in your lifestyle, you should consult your physician. In doing so, the impact of those changes can be assessed and monitored by a healthcare professional.

## Holding on to Receipts?

**ATTENTION!**

If it is your practice to accumulate several receipts before filing a claim with OTIP, it is important to remember that claims are **TIME SENSITIVE**. Written proof of claim, satisfactory to OTIP and/or the Insurer, must be received **NOT LATER THAN SIX MONTHS** following the date the claim was incurred.

# OTIP Services

Are you looking for access to all of your health and dental claims information? Would you like to sign up for online claims submission and direct deposit? If you register with [www.otipservices.com](http://www.otipservices.com), you will have access to a confidential site where you are able to access bilingual information about your coverage, claims history, plan documents and more. You can register by going to [www.otipservices.com](http://www.otipservices.com) and entering your plan number in the Secure Site Login. Click on the “Have You Registered” box and enter your information in the required fields.



**We all know someone touched by cancer.**

**There is help.**  
A cancer diagnosis means uncertainty, questions, anxiety and fear. CAREpath provides your own personal oncology nurse, backed by leading oncologists, to guide you through your diagnosis, treatment and into post-treatment living.

We help reduce the physical and emotional impact of your diagnosis. You may be receiving excellent care already, but your CAREpath nurse will be there to help ensure continuity of care every step of the way.

**Answers. Guidance. Support.**

CAREpath is included in your OTIP benefits, at no cost to you. All you have to do is call.  
**1-800-290-5106**  
[www.carepath.ca](http://www.carepath.ca)

## Pre-Determination of Dental Benefits

If you are having dental work completed that is expected to cost more than \$500, a treatment plan should be prepared by your dentist/denturist and submitted to OTIP for approval before the treatment begins. The treatment plan should outline the proposed procedures and itemized charges, and it should also include relevant x-rays. The Insurer will review the treatment plan and advise you of the amount payable under this Benefit. Once the treatment plan is approved, the treatment must be completed within 12 months.

Where a range of fees, individual consideration or laboratory charges are included, the Insurer will determine the amount payable. Any pre-determination obtained from the Insurer will only contain information related to the allowable benefits. **It does not entitle a Covered Person to benefits where individual maximums or frequency limitations have been exceeded.**

## Feeling **better** begins with **understanding** you're not alone.

We all have occasional feelings that may indicate the state of our mental health is not quite what it should be. One in five Canadians currently suffers from a serious mental health issue such as depression or anxiety. Only one in eight Canadians affected receives proper mental health diagnosis and treatment.

Take strength in knowing there is help. It is important to recognize key warning signs early on, which will greatly improve your likelihood of feeling better.

**FeelingBetterNow®**, a new Web-based mental health care program, is now available to you, your spouse and dependant children as part of your OTIP long term disability (LTD) benefits plan.

**FeelingBetterNow®** assists with the prevention, early diagnosis and ongoing management of common mental health issues. The College of Family Physicians of Canada has reviewed and approved **FeelingBetterNow®** as a practice management tool available to assist family physicians in patient care.

**FeelingBetterNow®** is easy to use, anytime and anywhere you have Internet access. You do not have to submit a disability claim, be absent from work or be receiving disability benefits to utilize **FeelingBetterNow®**. The online questionnaire takes 10 to 20 minutes to complete and provides immediate results. It also generates information to take to your family doctor to help diagnose, treat and manage potential problems before they become more serious or chronic.

This completely anonymous program offers the support you need to realize you are not alone and to ultimately begin feeling better.

Take charge of your mental health and take time to start **FeelingBetterNow®**.



To access this resource, visit:  
[www.feelingbetternow.com/otip](http://www.feelingbetternow.com/otip)  
To enter the site, you will need your LTD  
group policy number and the Access ID: OTIPRAEO



Powerful tools for you  
and your doctor.  
Medically Approved.

## Questions?

If you have any further questions regarding benefits, please contact Nathan Klaassen at the SCETF Office at 705-728-2888, or send an email to [nathan@scetf.org](mailto:nathan@scetf.org). You can also contact OTIP Benefits Services directly at 1-866-783-6847.