



THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS

Canadian Network Partnership Guide | Cowan Insurance Group

Contents

Welcome to Cowan Insurance Group 2

Understanding the Canadian Medical System 3

 Locating a Family Doctor 3

 Hospital Emergency Room or Medical Clinic? 3

 How Can I be Certain? - Telehealth Help Line 4

 Specialist Care 4

 Questions? 4

The Cowan Provider Network 5

 Accessing Care 5

 Eligibility of Health Services 5

 Locating Providers 6

 Using the Online Provider Search Tool 6

 Pharmacies in Canada 7

 Dental Providers in Canada 7

 Providers not on the Network 8

Additional Information and Questions 10



Welcome to Cowan Insurance Group

We Care About What You Care About.

Think of us as a trusted partner. One who will listen attentively to your needs and deliver solutions to meet them.

As your Canadian network partner, Cowan is committed to learning all there is to learn about you and your organization so that we can deliver a unique service experience best suited to you and to your needs.

For 35 years, Cowan has specialized in the delivery of provincial-health replacement services for tens of thousands of workers, students, missionaries, diplomats and visitors to Canada. We are privileged to now work with you, The Church of Jesus Christ of Latter-day Saints and our commitment to you is to deliver to you the same unique service, tailored to your needs, that our other valued clients enjoy.

To help you benefit from the network services Cowan Insurance Group offers, we have prepared this *Partner Guide*, which we hope will provide you with useful information with which to most easily benefit from the services we provide.

As our partnership with AETNA and CLDS continues to develop and grow, we hope that you remain in close contact with us so that we may adapt as your ongoing needs evolve and change with time. As your partner, we are here to assist with any questions you may have and to provide you with the right blend of service and support for you and your missionaries in Canada.

On behalf of the entire service team here at Cowan, we hope you will find this guide both informative and useful and also that you will not hesitate to contact us should you wish to obtain any additional information or assistance.

Yours, respectfully,

A handwritten signature in blue ink that reads "Kelly O'Farrell".

Kelly O'Farrell
Principal, Cowan Insurance Group
1-888-509-7797, ext. 52291
kelly.ofarrell@cowangroup.ca



Understanding the Canadian Medical System

For those new to Canada, the medical system can seem complicated or confusing and the most commonly asked question we receive is, "Where do I go when I need to see a doctor?" As your Canadian network provider, Cowan is here to assist with those questions and to help you obtain the right care, at the right time.

Locating a Family Doctor

In many areas of the world, locating a family doctor is quick and easy. This is not the case in Canada, where many citizens and permanent residents face the challenge of securing a regular, family doctor. Many Canadians are on years-long waiting lists before being accepted as a patient by a family doctor.

The result is that many Canadians seek out the services of walk-in medical clinics and such clinics are the most common option for non-Canadian workers, students, diplomats and missionaries.

Cowan strongly recommends that members of CLDS in Canada make use of the walk-in medical clinics. Walk-in clinics will create a patient file and record, the same as a family doctor would, allowing for CLDS members to return to the same clinic for future visits and follow-up care.

Cowan's *Preferred Provider Network* includes several medical clinics who will bill Cowan directly for eligible services rendered and we add new providers to the list all the time. Our goal is to work with you to secure the right blend of primary care providers within the regions in which you operate and we will continue to keep

CLDS up to date with the latest additions to our network.

Hospital Emergency Room or Medical Clinic?

The shortage of family doctors has resulted in a growing trend of Canadians and non-Canadians visiting a hospital emergency room for non-emergency care. Understandably, this places a significant strain on hospital capacities and also results in longer wait times to obtain care.

Like those in any country, Canadian hospital emergency rooms apply triage processes to prioritize the delivery of care. This means that patients whose conditions are less severe will wait longer than those facing a true health emergency. The wait time in the emergency rooms of Canadian hospitals can run between five and seven hours *or longer* and the associated cost between \$600 to \$800, versus the shorter wait time of a walk-in clinic and the lower cost, typically between \$60 to \$80.

CLDS missionaries should visit a **walk-in clinic** for routine situations such as:

- Cold or flu-like symptoms
- Minor cuts, scrapes or sprains
- Non-emergency situations

CLDS missionaries should visit the **Emergency Room** for situations such as:

- Serious conditions such as heart conditions, signs of stroke, etc.
- Broken bones
- Severe, deep cuts

Whenever you are not certain, you are encouraged to use your best judgment to assess the level of care provided, always remembering that the best place to be in a true, medical emergency is the hospital.



How Can I be Certain? - Telehealth Help Line

While CLDS provides on-site medical personnel at each mission, you may also wish to make use of additional support offered via the Telehealth service offered by each province in Canada. This service is free and provides telephone consultation services to provide guidance when seeking medical care. If a CLDS missionary is not certain whether to proceed to a hospital emergency room or medical clinic, they may access this service simply by dialing **8-1-1**.

Specialist Care

In Canada, you must be referred for specialist care (cardiologist, endocrinologist, gynecologist, etc.) by a general practitioner. You will find that Cowan's *Preferred Provider Network* includes

many such specialists who will bill us directly for eligible services rendered, however please be certain to seek out the referral from a general practitioner first.

Questions?

We're here to help. Cowan's customer service representatives are trained on the ins and outs not only of your benefit plan but of the Canadian healthcare system in general. If you have questions, we hope you will not hesitate to reach out to us, toll-free at 1-844-755-1610.

In a true medical emergency, you should always be seeking immediate medical care either by proceeding directly to a hospital or by calling **9-1-1**.



The Cowan Provider Network

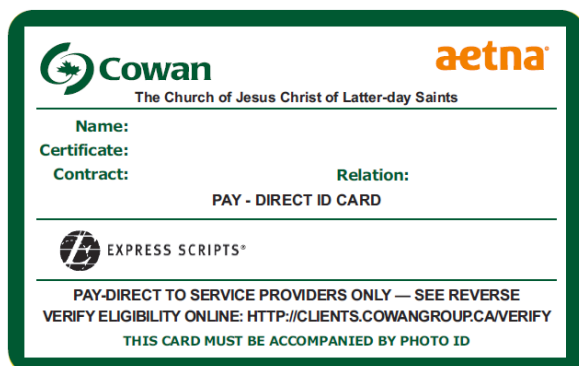
Cowan's network of primary care and extended health service providers is already one of the largest in Canada. With more than 35,000 providers including hospitals, doctors, clinics, pharmacies, dental offices and paramedical practitioners, we are confident that our customers can access the care they need, where and when they need it.

As extensive as it is, Cowan's network must continue to grow. Cowan will ensure that the right blend of providers is available in each of the areas in which CLDS operates. As with all things, this will continue to be an evolving process as new providers are added to our network.

The Cowan card is your passport to accessing healthcare. Presenting this card at nearly all Canadian pharmacies and dental clinics, as well as at the primary and extended healthcare facilities listed on our provider network will provide CLDS members healthcare without the associated out-of-pocket costs.

Please to ensure that your members have their Cowan cards with them when seeking medical or dental care. The card provides important information to submit claims directly to Cowan on your behalf.

Accessing Care



Eligibility of Health Services

As your Canadian network partner, Cowan's role is to facilitate access to healthcare for CLDS members but not necessarily to determine which services should be covered and which services should not. The discretion to access care lies with each Mission via its medical personnel and this process remains unchanged since prior to the onset of Cowan's work with CLDS in Canada.

We understand that there will be times when CLDS missions will seek guidance from Cowan regarding the eligibility for specific products or services and we are happy to assist you with this process. Whenever Cowan does not possess sufficient information with which to provide a determination, we will reach out Aetna's CLDS representative for additional assistance.



Locating Providers

Along with this *Partner Guide*, Cowan has included a listing of providers in the regions where CLDS missionaries are located. You may use either of these resources to assist you in finding the right kind of medical provider, when you need one.

Using the Online Provider Search Tool

For your convenience, Cowan has provided CLDS with an online tool to locate service providers. This tool is available 24/7 and is quick and easy to use. To access the online provider search tool, please follow these steps:

- Visit <http://clients.cowangroup.ca/providers>
- In the **Certificate Number** field, enter the code, **COWANAETNA**.
- Press ENTER or click **SUBMIT**.

You will now be taken to the search screen, where you will be presented with three options:

eClaims Enabled Health Providers

Are you looking for a chiropractor? A physiotherapist? Or perhaps a vision care provider? The *eClaims Enabled Health Providers* listing is where you want to search. Here you will find paramedical and vision care providers who will accept the Cowan card and submit the claim to us electronically, at the point of sale. To search:

- Enter the **postal code** of your current location, or the location in which you are seeking care. The search tool works best when you provide this information.
- Enter the **name** of the provider, if you have a particular provider in mind. If not, you may leave this field blank.
- Select the **provider role** from the drop down box to indicate a specific type of provider. You may leave this field blank to see providers of all types.
- Click the **Search** button. The system will display a listing of providers matching the search criteria you provided.

Cowan Dental Provider Search Engine

As you may be aware, 99.5% of all dental clinics in Canada will accept the Cowan card. However, the decision to collect service fees from the patient up-front or to bill a benefit plan directly for the costs is entirely at the discretion of the dental clinic. To help ensure that CLDS members never need to pay up-front for care, Cowan has provided this search tool, which will limit search results to only those dentists who have been known to bill Cowan directly in the past. To search:

- Enter the **name** of the dentist or clinic, if you have a particular provider in mind. If not, you may leave this field blank.
- Enter the **postal code** of your current location, or the location in which you are seeking care. The search tool works best when you provide this information.
- Enter the **city** in which you are seeking care. If you wish, you may leave this field blank.
- Select the **specialty** from the dropdown list. You may leave this field blank to see a listing of all dental provider types in the region you have specified.

Cowan Healthcare Provider Search Engine

Are you looking for a hospital, clinic or doctor that will accept the Cowan card? Are you looking for a lab or other primary care facility? The *Cowan Healthcare Provider Search Engine* is the tool you will want to use to complete your search. Here, you will find a listing of the primary care providers in your region who are part of the Cowan network. To search:

- Enter the **name** of the healthcare provider, if you have a particular provider in mind. If not, you may leave this field blank.

- Enter the **postal code** of your current location, or the location in which you are seeking care. The search tool works best when you provide this information.
- Enter the **city** in which you are seeking care. If you wish, you may leave this field blank.
- Select a **provider type** from the dropdown list. You may leave this field blank to see a listing of all provider types in the region you have specified.
- Select a **specialty** from the dropdown list. You may leave this field blank to see a listing of all provider specialties in the region you have specified.



Pharmacies in Canada

The Cowan card is accepted by 99.5% of all pharmacies in Canada. This means that CLDS members need only to bring their Cowan card with them to the pharmacy in order to establish direct billing to the benefit plan, at the point of sale. In most cases, pharmacies will request the card only on your first visit. The information they collect will remain within their computer systems for future claim submissions.

Preauthorized Drugs

Some specialty or high cost medications require preauthorization before you may purchase the medication and have it reimbursed by the plan. Cowan has partnered with our pharmacy benefit management partner, Express Scripts Canada, to make this process as simple and automated as possible. In the event that a prescribed medication requires preauthorization:

- The pharmacist will reach out directly to Express Scripts Canada.
- Required information will be provided by the pharmacist. This usually is in the form of the condition being treated, prognosis and prior treatment plans that have been attempted.

For 90% of preauthorization's, the approval is provided direct, at the point of sale, without the need for any additional information from you or your plan member. In those cases where additional medical information is necessary, the requirements will be clearly explained by the pharmacist to the patient.

Dental Providers in Canada

Since the dental plan for young missionaries covers emergency dental services, it may occur that not all dental services rendered can be claimed electronically. In these instances, dental claims may be submitted to Cowan by mail or fax, payable to the dental clinic.



Providers not on the Network

Naturally, it is impossible to secure every provider in every region to be part of the Cowan network. But just because a provider isn't on the list today doesn't mean that they will not bill us directly for eligible services or that they will not be part of our network in the near future.

The Cowan provider network continues to grow and expand and we add new providers to the list nearly every day. We do this by comparing the areas our customers live and work with the facilities and specialists available and making strategic contacts to establish and expand our networks to match. Other ways that Cowan adds providers to our network include:

- **Analysis of claims payable to plan members.** We are interested in seeing where our members are going and when we see that claims are not being submitted to us directly by a provider, we reach out in an attempt to establish a direct-billing relationship.
- **Plan member referrals.** Among the best resources for adding new providers to our network are our valued customers and clients. When a plan member requests that we add a specific provider to our network we will make every effort to do so.

What do I do if a provider I am seeing is not on Cowan's network?

Cowan has a variety of means to assist our plan members in securing direct-billing relationships with providers. Your first step should always be

to contact our customer service team for guidance. Among the options available are:

- **Guarantee of Payment:** Cowan can issue a guarantee of payment to non-network providers, assuring them that eligible services will be reimbursed.
- **Advance Payment:** In rare circumstances, it may be necessary for Cowan to issue payment upfront and in advance of treatment being rendered. When required we will do so to ensure that CLDS members receive the care they need.
- **Establishment of a Direct-Billing Relationship:** Of course, the best possible outcome would be for the provider to agree to join Cowan's network. Our team will describe the network, the value it brings to the providers it includes and how to join.
- **Visiting a Different Provider:** The decision to direct-bill a benefit plan is entirely the discretion of each service provider. Cowan is committed to ensuring that the right blend of providers are available in the areas in which CLDS members are located so you will always have the option to see a different provider, one who will direct-bill for eligible services rendered.

I am at the provider's office now and they won't accept the Cowan card

If you are at a provider's office and they will not accept the Cowan card, you have a few options available to you:



- **Contact Cowan's Customer Service:** We may be able to assist in securing the direct-billing arrangement for your claim.
- **Ask the Provider:** Many providers will agree to direct bill or defer payment once they know and understand that you are covered by a benefit plan that will pay for the services you are receiving.
- **Pay for the services up-front:** This should be considered a last resort since it forces CLDS to undergo the inconvenience of paying up-front for services, submitting a claim and awaiting reimbursement. If you elect to pay for services up-front, please let

Cowan know by calling our customer service department and we will make an effort to add the provider to our network for future claims.

Who should we contact about adding providers or making payment arrangements?

CLDS mission offices are welcome to contact either Cowan's customer service department or our Provider Network Manager, Ms. Nicole Mignault. Nicole may be reached at:

1-888-509-7797, ext. 52283 or by e-mail at nicole.mignault@cowangroup.ca



Additional Information and Questions

Cowan Insurance Group is here to facilitate all aspects of claims processing and payment for CLDS members in Canada. You may contact us at 1-844-755-1610 or at aetna@cowangroup.ca with any questions you may have, including:

- Claim submission, payment or adjudication questions.
- Location of service providers in your area.
- How to use Cowan's online tools for provider network searches, etc.
- Initiating contact with providers not already on our network or for assisting providers in sending claims directly to us for reimbursement.

Our team is here for you. We hope this *Partner Guide* has provided you with useful information enabling you to most effectively access the features of Cowan's service to CLDS. If you have any additional questions or would like additional information we hope you will contact us and we will be pleased to assist you.