



National Farmer's Union - FAQ's...

- **Question: "When do I apply and where should I submit my application?"**
- Answer: Coverage will be available on the 1st day of the month following submission of completed application. Therefore, we recommend applying for the plan as early as possible in the month. Applications should be submitted to:

Nicole DeCorby
Regency Advisory Corporation
200 – 260 1st Ave North
Saskatoon, SK S7K 1X2
Email: ndecorby@regencyadvisors.com
- **Question: "Do I have to prove I am insurable to qualify & participate in the NFU benefit plan?"**
- Answer: No, this program is a guaranteed issue plan with no medical underwriting requirements.
- **Question: "Do I have to prove I am a Member of the NFU Association?"**
- Answer: Yes, you will have to supply your NFU Membership Number on the enrollment application. Should you cease to be a member of the NFU after enrollment, your benefit plan will terminate.
- **Question: "Can I switch anytime from the BEST VALUE plan to the PREMIUM plan or vice versa?"**
- Answer: You will select the plan best suited upon enrolment. You are then required to remain under that plan for a minimum of 12 months and can only change options on the *plan's renewal date, being **July 1st of each year.***
 - **Example #1:** If your plan is effective on June 1st, 2016 based on your preferred benefit needs and budget requirements, perhaps under the BEST VALUE plan, you must maintain that coverage for 12 months until May 31st, 2017, PLUS an additional month till the renewal date is reached on July 1st, 2017. You can then move to the PREMIUM plan at that time. This applies in reverse if you choose the PREMIUM PLAN first and wish to transfer to the BEST VALUE plan at a later date.
 - **Example #2:** If you enroll in the plan November 2016 choosing the BEST VALUE plan and later decide you want to transfer to the PREMIUM plan, you will be required to satisfy the minimum 12 month period, plus the additional months until the next renewal date. In this example Nov 2016 – Nov 2017 (12 months), plus an additional 9 months until the July 2018 renewal.

- **Question: “How do I pay for the chosen benefit plan and are premiums monthly or annually?”**
- Answer: Upon submission of your application, EFT banking information will be requested. Premiums are paid monthly via pre-authorized debit and will be due on the 10th of each month for that current month. Payment by cheque is not acceptable. You will receive a billing statement prior to the month due, so you will know in advance what will be withdrawn from your account on the 10th of each month.

- **Question: “When will I receive my electronic Drug/Dental cards?”**
- Answer: GroupSource goal is to send out the drug/dental cards prior to the effective date of coverage. However the timing of receipt will be determined by how early in the month your enrollment application is submitted.

- **Question: “Where can I see the benefit coverage details?”**
- Answer: GroupSource has created a comprehensive copy of the NFU plan benefit booklet. It is viewable via PDF document and once you register for your claims account thru eProfile, the booklet will be accessible online, and also on your smartphone.

- **Question: “How do I submit my claims to GroupSource?”**
- Answer: GroupSource’s state of the art claims adjudication and payment systems are designed to efficiently adjudicate & pay claims for NFU members.
 - Claim submission methods:
 1. **eProfile web-based claims:** NFU members must register for a claims account thru “eProfile”. eProfile provides a complete suite of online services, most importantly allowing health and dental claims submission online. See attached PDF document for setup of eProfile. Once eProfile setup is completed with banking details, members can submit claims online in realtime.
 2. **Smartphone Photoclaims:** Members can also utilize the Smartphone Photoclaims App. The App can be downloaded on all three platforms (iPhone, Blackberry, Android). Note - eProfile account & banking must be setup prior to using the App.
 - Launch your eProfile through the App
 - Select Photoclaims & the benefit category (Drug, EHC, Dental etc...)
 - Take a picture of your receipts & statements
 - Submit
 - 4 taps and you’re done! Member will receive an email notification the claim has been processed
 - FUN, EASY, QUICK AS A SELFIE!

See link: <http://www.groupsource.ca/news/groupsource-launches-photoclaims/>

- **Question: “Who do I call if I have questions regarding my claims account or claims submissions?”**
- Answer: The GroupSource claims office is located in Calgary and they have a dedicated phone line for queries. The GroupSource contact information is:

GroupSource Claims department

Toll: 1-866-862-5246

#400, 1550 – 5th Street SW

Calgary, AB T2R 1K3

Email: healthanddentalclaims@groupsource.ca

- **Question: “Where can I obtain the Health and Dental Claim forms”**
Answer: Health and Dental claim forms can be found on the GroupSource website www.groupsource.ca or they can be located thru eProfile.