

March 2020

To All Insured Members

On behalf of the Board of Trustees, we are pleased to extend to the Insured Members and their Families, the following electronic procedures that we have in place for claims submissions and reimbursements. Once you are signed up for **direct deposit**, this will expedite the process and get money direct into your bank account more quickly without concern should postal services be compromised also noting we have most staff working off premises.

1.0 WEB CLAIMING

Effective immediately, the Plan will allow online web claims submission for eligible Vision and Paramedical (Chiropractor, Massage Therapist, Physiotherapist, etc.) expenses via the Plan Member Portal. The maximum amount that can be claimed is \$1,000 for vision care and \$500 for paramedical services per claim transaction per covered person. If you wish to apply any remaining claim amount to your Healthcare Spending Account, you will need to select “yes” when asked in the Member Portal. **Note that members must be enrolled in direct deposit in order to submit claims online.**

Please remember to retain all receipts for a minimum of 12 months from the service date should it be required for audit purposes by the Plan Administrator or Canada Revenue Agency. Online claims are audited randomly and if you receive an audit notice, please submit the requested claim receipts via email in a PDF file format within the time frame indicated.

2.0 ELECTRONIC CLAIM SUBMISSION

As a reminder, a Member can email a PDF copy of a signed claim form and applicable supporting medical receipts to winnclaims@coughlin.ca for assessment. Please see the attached generic Dental and Healthcare claim forms. Please remember to retain all receipts for a minimum of 12 months from the service date should it be required for audit purposes by the Plan Administrator or Canada Revenue Agency.

Please note that in order to protect our systems against potential viruses and harmful software, we do not accept .zip file email attachments. When submitting claims related supporting documents, please use either a .pdf or .jpg file format with any image documents being included as attachments rather than embedded in the e-mail message.

2.0 PRE-AUTHORIZED DEPOSIT (PAD)

To expedite reimbursement of your claim submissions and to better serve you, **we require you to sign up for Pre-Authorized Deposit.** With PAD payments, once your claim is approved, your reimbursement is deposited directly into your bank account.

There are two easy ways to enroll for Pre-Authorized Deposit:

1. Member Portal

Login to the secure Member Portal at www.coughlin.ca.
Click the Pre-Authorized Deposit link on the welcome page and follow the simple instructions.

2. Pre-Authorized Deposit (PAD) Form

Complete, sign and return the attached PAD form to:

Address: Coughlin & Associates, P.O. Box 764, Winnipeg, MB, R3C 2L4

Fax: 204-943-5998

Email: wpgadminrequests@coughlin.ca

For your convenience, please find the following attachments:

- Plan Member Portal Access Instructions and Procedures
- Pre-Authorized Deposit Form (*please note this can also be accessed and completed on the Plan Member Portal*)
- Generic samples of Healthcare and Dental Claim Forms

Should you have any questions regarding Web Claiming, Electronic Claims Submission or Pre-Authorized Deposit, please contact us by email at winnclaims@coughlin.ca or by phone Toll Free at 1-888-204-1234.

Yours sincerely,

COUGHLIN & ASSOCIATES LTD.

CONSULTANTS & ADMINISTRATORS