



#### High level, ICBC changes introduced on November 9, 2018:

- Accident dates of November 9, 2018 or later, ICBC will not repay loan/advance payment costs to other insurers. ICBC considers these payments as benefit payments, meaning that ICBC will not repay these costs to other insurers.
- Accident dates of April 1, 2019 or later, ICBC is
  - first payer for core treatment services, such as physiotherapy, chiropractic, massage, acupuncture, kinesiology, counselling and occupational therapy, and
  - last payer medical costs incurred outside the core treatment services.
- ICBC remains last payer for wage loss replacement.
- Effective April 1, 2019, wage loss benefit increases from \$300/week to \$740/week.

Early response from one of our carriers stating possibilities, including:

#### Impacts:

##### Health and Dental claims:

- Today, medical and dental claims associated with a motor vehicle accident are eligible under the group benefits plans as your Insurance Carrier is first payer.

Effective April 1, 2019 ICBC is the primary payer and your Insurance Carrier's liability for medical and dental claims will be secondary.

##### Disability claims:

- The Insurance Carrier remains first payer
- The Insurance Carrier can no longer subrogate for claims where accident date is May 17, 2018 and later. The Insurance Carrier is the first payer, so a person cannot make a claim to ICBC for payment of similar benefits.

Source: Great-West Life

*Additional information will be provided as it becomes available.*

Government details can be found here:

[https://news.gov.bc.ca/files/ICBC\\_product\\_change\\_regulations.pdf](https://news.gov.bc.ca/files/ICBC_product_change_regulations.pdf)

<https://www.icbc.com/about-icbc/newsroom/Pages/2018-Nov09.aspx>

<https://news.gov.bc.ca/releases/2018AG0043-001094>

E&OE

# THE ENCOMPASS ADVISOR

Benefiting YOUR Business. Protecting YOUR People.

Don't miss our  
Kelowna Breakfast  
Education Session!  
April 16 at 7:30 am

#### Top 5 Trends in Health Benefits in 2019 excerpt from Telus Health Feb 2019

What's new in health benefits in 2019? TELUS Health spoke with industry thought leaders to learn more about what we can expect as the year unfolds.

**1. Telemedicine** Many insurers have established partnerships with providers of telemedicine, and are actively promoting it as an optional benefit, or for plan sponsors, to promote it as an eligible expense under healthcare spending accounts (HCSAs). Plan members can use their computer, phone or smartphone app to get 24/7 access to nurse practitioners or physicians, who can immediately diagnose and prescribe for common ailments.

**2. Virtual care** takes telemedicine a step further by providing an alternative way to access ongoing care (for example, for plan members already diagnosed with chronic conditions). Members consult with specialists and other allied healthcare professionals by phone, computer or smart app.

**3. Healthcare apps** Along the lines of virtual care, healthcare apps will likely be eligible as a medical expense by the end of this year or in early 2020, predicts Tim Clarke. "We are definitely closer to a few months away from that, rather than a few years away."

**4. Targeted health messaging** this year could mark a pivotal year for wellness supports from the workplace, due to insurers' growing capabilities in analytics and artificial intelligence to send targeted, action-oriented health information to plan members.

**5. Medical cannabis** The most popular conversation come renewal time this year will likely be about coverage for medical cannabis. Now that most insurers have put together offerings for optional coverage, plan sponsors will be able to address a topic that continues to steadily garner media attention—which in turn stokes consumer interest.

<https://plus.telushealth.co/blogs/health-benefits/en/top-5-trends-in-health-benefits-in-2019/>

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## PHARMACOGENOMICS testing

More than a year has passed since insurers launched pilot projects for pharmacogenomics testing in disability management and as a standard health benefit, with a focus on drugs to treat mental illness (depression and anxiety) and pain.  
<https://plus.telushealth.co/blogs/health-benefits/en/pgx-in-canada-an-update/>

### Cost containment: reviews for higher-cost drugs

While not a new trend for 2019, insurers' review processes for new, higher-cost drugs will likely capture more of plan sponsors' attention this year due to the growing number of higher-cost drugs coming out of the pipeline. We are seeing pooling charges go through the roof! How high can they go?

• Issue: Spring 2019 •

Follow Us:    



What's next for your health and dental benefits?

How do you stay covered between jobs or while you're not connected to a group benefits plan?

**Did you know that ENCOMPASS handles Health & Dental Insurance Conversion?**

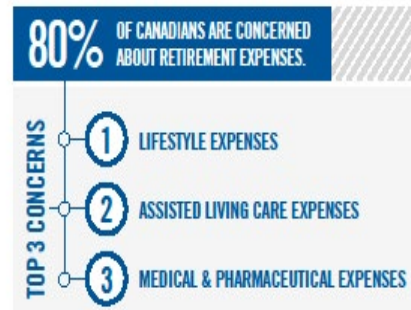
ENCOMPASS has carried out extensive research over the years in order to determine the most cost-effective and comprehensive conversion options available on the market. We have reached a conclusion that both Green Shield Canada and Sun Life Financial offer fantastic options at fair prices. The application process for both carriers is simple and user-friendly, especially with the help and expertise of our ENCOMPASS team.

Anyone who has been insured by an insurance carrier within 90 days prior to applying for a conversion plan is eligible for coverage. These plans do not require medical evidence - that's right, acceptance is guaranteed! With our knowledge and guidance from start to finish, you can be assured that you and your family are covered no matter what.

*You are not required to be working for any company which is a huge advantage!*

**Please call us for more information at 250-763-6464. We look forward to your call!**

**Retirement Options – 2019 trends to note.**



**Generational**

- Nearly half (48 per cent) of millennials haven't saved anything for retirement.
- Over a quarter (28 per cent) of millennials live with their parent(s) or their spouse's parent(s).
- 47 per cent of millennials, who do not maximize or know their annual contribution limits in all of their registered accounts, claim their income is too low to save for retirement.
- Twice as many pre-retiree baby boomers expect that the government pension will be their primary or secondary source of retirement income compared to millennials (40 per cent versus 19 per cent).
- Over half of pre-retiree baby boomers would retire later if they had to, but when faced with the reality of that choice, only one third of retired baby boomers actually did leave the workforce later due to insufficient income (52 per cent versus 33 per cent).

<https://www.newswire.ca/news-releases/generation-x-feels-squeezed-in-retirement-planning-682269031.html>



Have you visited our YouTube channel and subscribed to current and timely information from David Rojas and other members of our team ... if not, you are missing out on some great information!

ENCOMPASS Benefits & HR Solutions



**Spring 2019  
Scholarship Applications**

**It's that time again . . . let your employees know to get their 12<sup>th</sup> grade son or daughters' application in for the 2019 Scholarship Awards!**



**Look for the 2019 application on our website:**  
<http://www.encompassbenefits.com/scholarship.php>

**Criteria for Applicants:**

1. Your Parent or Guardian must be an employee of a client of ENCOMPASS Benefits and HR Solutions Inc. as of April 1st of each year.
2. You must be graduating from high school during the calendar year.
3. You must be enrolled in a post-secondary program at an accredited college/university/bible college for the following academic year.
4. You must have an acceptable GPA of 2.5 or higher in your final year of high school.
5. You must complete the Educational Award and Scholarship Program Application and submit it to our offices by **April 15th** of each year, along with any corroborating documents.

**Living Waters – an amazing place!**



Children love to learn and *we continue to accept donations* for books, school equipment and materials.

If you would like to donate towards this program go to [www.livingwatershighschool.com](http://www.livingwatershighschool.com)

For updates or to partner with us, please contact:  
Cathleen at our office  
**250-763-6464**

**BLOG & NEWSLETTER**

Keep current with news and articles on group benefits, pension, HR and industry trends. Sign up for our e-Newsletter and check us out at: [www.encompassbenefits.com](http://www.encompassbenefits.com)

**Our Spring Breakfast  
Education session at the  
Kelowna Yacht Club**

**16<sup>th</sup> April 2019**

**Don't Miss Out!**

**If you haven't already  
confirmed your attendance**

**– let us know at**

**[service@encompassbenefits.com](mailto:service@encompassbenefits.com)**

*Come & hear our team of  
experts provide you with  
resources and information to  
keep you up-to-date from the  
Group Benefits, Pension and  
HR perspective!*

*This session's topic:*

**A.I. – relating to the Top Trends  
for 2019  
Health & Wellness  
Technology in Benefits**

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