



Hearing the Patient Family Partner voice

The 3sHealth Employee Benefits department collaborates with Wendy Kopciuch, a Patient Family Partner (PFP), so that its work is focused on the best outcomes for plan members and their families.

The Saskatchewan health-care system engages PFPs to ensure the patient perspective is at the table. Wendy is the plan member voice for 3sHealth's Employee Benefits team. She is uniquely positioned for this role. Wendy worked in the Saskatchewan health-care system for 25 years as a unit clerk and, later, as a medical transcriptionist. In 2007, Wendy was diagnosed with gastroparesis, or paralysis of the stomach. She has had many surgeries and medical visits, and she was eventually diagnosed with Sjögren syndrome, a serious autoimmune disorder that affects moisture-producing glands. Wendy used health and dental benefits throughout her career. She applied for and received disability benefits before retiring in 2012. Wendy knows well what it feels like to be a plan member filled with doubt, worry, and frustration and uses her experience to suggest improvement ideas to the Employee Benefits department.

Wendy began working with 3sHealth Employee Benefits in 2020, providing her valuable insight to multiple projects, such as The Employee Benefit Plans Promise. Wendy also recently presented to Employee Benefits employees at a department meeting. She asked the department to consider "emotional intelligence" when carrying out their work.

"I learned this new phrase through the Canadian Medical Association – emotional intelligence," said Wendy. "It means treating each other with empathy, dignity, and compassion. Really listen to your plan members when they are talking to you. It does make a difference in both patients and health-care providers."

"People access their benefits during difficult times. For example, applying for disability benefits can be a difficult process full of unknowns. Emotional intelligence goes a long way."

Wendy's presentation was moving and helped employees reflect on the role of emotional intelligence in their work. "Regardless of the kind of day we are having, we have to remember that there is a person on the other end of the phone. A form is not just a piece of paper. It represents a person who needs help," reflected Jessica, a Claims Adjudicator. "We probably have not experienced what someone applying for disability has experienced. That is why it is important to be kind and let people know that we hear them."

Thank you to Wendy and all plan members who provide feedback to make us better together.

Contact Us

We invite you to scan the QR code with your smartphone to complete a brief survey on the quality of services we provide to you, our valued customers. Plan members like you offer us insight into how we can continuously improve to serve you better.



For more information on the benefits available to you under the Employee Benefit Plans, visit our website at 3sHealth.ca, email us at ebp@3sHealth.ca, or phone us at 1.866.278.2301.



The Employee Benefit Plans Promise

Employees from across the Employee Benefits department recently collaborated to create The Employee Benefit Plans Promise.

We Take Care of the Caregivers through

- Accurate Administration
- Customer Service
- Case Management
- Benefit Payment

The Employee Benefit Plans Promise

Ownership

We commit to doing the right thing and following through on our promise



- I will be accountable for my actions
- I will be open and forthright
- I will be clear, concise, consistent, and focus on what I can do

Guide

We find the right answer and stay with the person until they feel taken care of



- I will understand the person might not know what questions to ask
- I will actively listen and ask clarifying questions to ensure I understand
- I will provide the information they need to understand and make their choice

Resourceful

We find the right solution



- I will utilize the right resources to find the answer
- I will be flexible and creative where I can
- I will seek to understand and share "the why"; I will be curious

Accurate

We follow due process to deliver reliable services



- I will gain the knowledge I need to share information freely with others
- I will properly apply the plan text, commentaries, policies, and administrative guidelines
- I will perform each task with care and attention

Empathetic

We will treat everyone with dignity and respect



- I will recognize that I don't know what is happening in the person's life today; I will give grace
- I will be aware of my tone and how I present information
- I will acknowledge the person's feelings

We know that plan members rely on these benefit plans, both throughout the year and during some of the most challenging times of their lives. Plan members turn to their benefits during a period of disability or the loss of a loved one.

The following is our promise to you, the plan member. It is also the high standard we set for ourselves when "taking care of the caregiver" by administering your benefit plans.

Spring 2024

Employee Benefit Plans newsletter

We take care of the caregivers

Information built to guide you through life changes

3sHealth has made benefits information easier to access and understand.

You can now find the benefits answers you need organized by "Life Event."

Life Events

Find the right information for your personal circumstances by selecting one of the life event tabs below. These pages help you learn how changes in your life affect your benefits.

- New Employee
- Family Changes
- Leave of Absence
- Retirement
- Death

Family changes such as new children, changes in marital status, and children attending post-secondary education all affect your benefits. Learn what you need to do to keep your benefits updated.

[Learn More](#)



Each Life Event page contains "Frequently Asked Questions" to help guide you through life changes.

You can find answers to questions such as:

- "I was just hired in a permanent part-time position. What are my benefits?" in the "New Employee" section;
- "Are the children of my common-law spouse covered under my benefit plan?" in the "Family Changes" section; and
- "How do I start the retirement process? Who do I contact?" in the "Retirement" section.

Delivering on the Employee Benefit Plans Promise

These improvements for plan members originated from consultations with stakeholders during 3sHealth Employee Benefits' multi-year strategic project, Delivering on the Employee Benefit Plans Promise.

3sHealth gathered plan member, employer, and union input. A Patient Family Partner and a small sample of

plan members also reviewed and provided feedback on the content to improve it.

"We are always looking to improve our plan member service," said Director of Benefit Services and project leader Lorne Shiplack. "Hearing the plan member and stakeholder voice is crucial to the work that we do. We took the feedback we received and set up benefits information on our website in an accessible and intuitive way."

We want to hear from you!

Have you reviewed the new Life Event content? We invite you to submit improvement ideas and suggestions for new questions for the Life Event content by emailing ebp@3sHealth.ca.



We take care of the caregivers

In 2023, the Employee Benefit Plan Trusts paid \$174,115,709 in Group Life insurance, Disability Income Plan benefits, and health and dental claim reimbursements to eligible plan members. This amount represents a seven per cent increase over the total for claims paid in 2022. 3sHealth administers the Employee Benefit Plans on behalf of health-care employers in Saskatchewan.

Dental Plans

The dental plans paid a total of \$47,189,863 in reimbursements for plan members and their families.

Extended Health Care Plans

Plan members and their families received \$56,032,829 in health claim reimbursements. This figure represents 1,220,265 claims.

Plan members submitted 851,128 claims for prescription medications, making it the highest claimed benefit in 2023. Plan members received reimbursement totaling \$20,870,622 for prescription medication claims.

Group Life insurance

The Group Life Insurance Plan paid \$14,789,568. This total includes \$10,310,676 that was paid to loved ones when a plan member passed away.

The plan also paid \$626,550 directly to plan members when their spouse or child passed away.

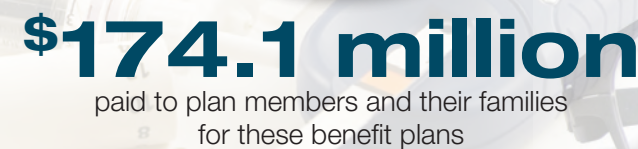
As of December 31, 2023, there were 46,882 plan members across Saskatchewan enrolled in the Group Life Insurance Plan, with approximately \$8,148,721,000 of life insurance coverage in place.

Disability Income Plans

3sHealth issued \$54,711,777 in payments to plan members on approved disability claims. This figure represents 3,593 claims and an increase of over \$3 million in payments to plan members compared to 2022.

In addition, the Disability Income Plans provided treatment support in the amount of \$1,391,672 to plan members on an approved claim throughout 2023. Treatment support most commonly comes in the form of physiotherapy, psychology, and assessments to provide collaborative support with beneficiaries on their path to health. The Employee Benefit Plans Board of Trustees has committed to early intervention as a tool to help plan members with their recovery. As a result of that effort, the Disability Income Plans paid out \$610,633 more in treatment funding in 2023 compared to 2022.

Benefits paid in 2023



“I am very thankful”

A plan member’s story

A plan member on a disability claim has given 3sHealth permission to share her story. We have changed her name to protect her privacy.

Jennifer is a plan member who works as a Licensed Practical Nurse (LPN). Jennifer is on a disability claim due to an autoimmune disease.



To all at 3sHealth,

I’m sending this email as a way to say thank you and to show my appreciation for the physiotherapy program that my 3sHealth Claims Adjudicator set up for my rehabilitation. The importance of this program cannot be overstated.

I am dealing with pain and stiffness throughout my joints from my autoimmune disease. My disease left me with bony deposits on the joints of my feet and hands, particularly my dominant hand.

For the past five years, it has become an uphill struggle to perform daily tasks and functions at work. A depression set in when I saw and felt my body deteriorating. I use my whole body for my job. I am an LPN and I work in a few units, including the Mother-Baby Unit. I am on my feet for 8-to-12-hour shifts handling, bathing, and caring for little ones. I teach breastfeeding (which can be super hard on your back) and teach dressing changes in a variety of, and not always optimal, settings. I care for people with many sorts of physical needs.

Since I began my physiotherapy program, I have definitely seen improvement in my joint mobility. The joint stiffness has greatly decreased now, which in turn helps my pain control. I loved how I have been given a program that specifically works for people with my physical condition!

I also appreciate the accountability aspect of the program. Someone who is depressed due to their disability does not always have the motivation or knowledge to improve their problems. Now that I have been working with therapists and pushing myself to get better, with their help, I definitely see improvement. I feel like they have brought me to a place where my body can now function for a return to work.

I am very thankful to all those involved in my care. This is definitely a plan of action that can benefit those struggling with their disabilities.

Thank you for the assistance in helping me to learn how to better take care of myself while struggling with this disease. It has helped my life immensely!

Sincerely, Jennifer N. LPN

Benefits enhancement: Athletic therapists

Plan members are now able to claim athletic therapist services under their benefit plans. According to the Canadian Athletic Therapists Association, athletic therapists focus on treating musculoskeletal injuries using various “manual therapies, modalities, exercise prescription, and even bracing and taping.” Learn more by scanning the QR code.



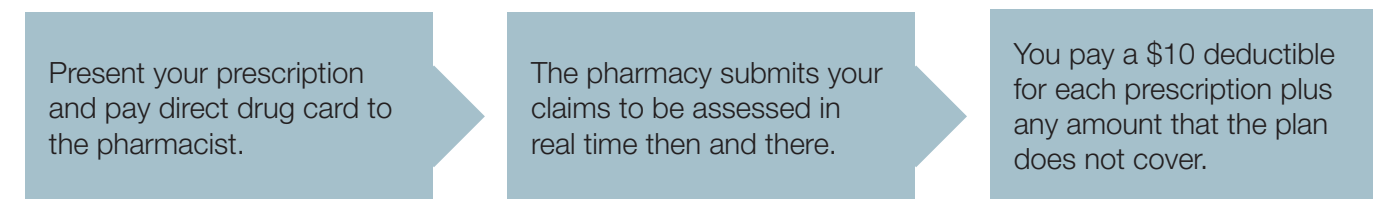
How does my drug coverage work?

The Extended Health Care Plans provide plan members and their eligible dependents with coverage for prescription drugs.

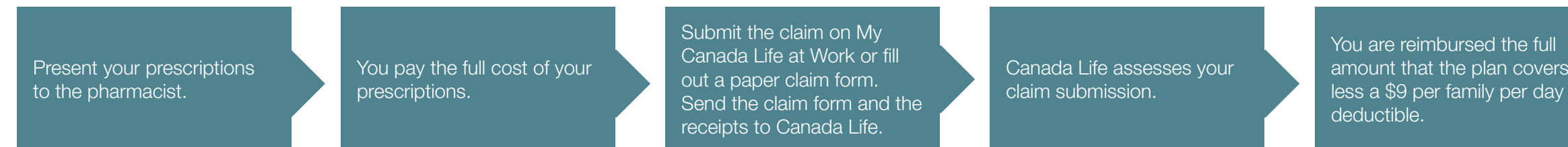
Submitting drug claims for reimbursement

You have options when it comes to submitting drug claims for reimbursement.

Using your convenient pay direct drug card



Submitting an online or paper claim



If you are purchasing multiple prescriptions for you and your family on the same day, you will be reimbursed for the full eligible amount that the plan covers less the \$9 deductible. If your prescription purchases were made on multiple days, the \$9 deductible would be applied to each day.

Which prescription drugs are covered?

The plan covers charges for prescription drugs if they are:

- Listed on the Saskatchewan Formulary (a listing of drugs approved under the Saskatchewan provincial drug plan),
- Medically necessary,
- Prescribed by a licensed physician, and
- Dispensed by a registered pharmacist.

Beneficiaries

When did you last review yours?

As health-care employees, we know that life can end in an instant. It seems like it will never happen to us. If something were to happen to you, you want to be sure your loved ones are taken care of. The best way to do that is to make sure you update your life insurance beneficiaries.

3sHealth Employee Benefits has created a video, available at the QR code, that walks you through the process.



See the enclosed “Member’s Annual Statement” for the current beneficiaries 3sHealth has on file for you and for further instructions.

If you wish to update your beneficiaries, you can find the **Group Life Beneficiary Designation** form at 3sHealth.ca.