

# Group Benefit Plans

## Pre-determination / Estimate of Services

Many Health expenses for services or supplies may be submitted to Wawanesa Life for an estimate of coverage available.

Any purchase of major medical equipment including, but not limited to: braces, custom braces, appliances, hearing aids, CPAP machines or insulin pumps along with some services like Private Duty Nursing expenses should be pre-authorized.

**Wawanesa Life encourages all plan members to register for Plan Member Online Claims. Within the site, you can:**

1. Find out if your drug is covered by using the 'IS MY DRUG COVERED?' feature. Details on if the drug is covered, reimbursement details (when eligible). If your drug appears with the message: Exception Drug – Requires Authorization, you will be required to have your physician complete a form providing medical information regarding the patient and the recommended drug before eligible under the plan can be determined. If the form is not available for printing, Contact Group Customer Service.
2. 'VIEW MY BENEFIT COVERAGE' allows you to submit a “mock” claim to see your benefits coverage, how much will be paid and any limits or conditions under your plan. Note that 'View My Benefit Coverage' only lets you see your benefit coverage information. To submit a claim to Wawanesa Life, click on 'My Claims' on the left menu.

**Note: Items may appear on the list that are not available under your specific plan.**

The following list of benefits are available for online 'mock' claims:

- *Chiropractic Treatment*
- *Diagnostic Vision Test*
- *Medical Transportation*
- *Prescription Contacts*
- *Custom Foot Orthotics*
- *Eye Exam*
- *Osteopathic Treatment*
- *Prescription Glasses*
- *Dental Recall Exam*
- *Massage Therapy*
- *Physiotherapy Treatment*

For assistance with any of the above features, please call:  
**Group Customer Service at 1-800-665-7076.**  
Hours are 7:30AM to 7:30PM CST.

