



JOHNSTONE'S JOURNAL is published monthly, and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies, and use as a payroll stuffer.

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PAD, Direct Deposits and now e-Claims

Group benefits go paperless

Are employee benefits going paperless?

Pre-authorized debit (PAD), also known as Electronic fund transfers (EFT), direct deposits and now electronic claims submission—it appears that we are moving closer and closer to a paperless world.

The recent suspension of mail delivery has only deepened insurers' commitment to further developing technology and offering more solutions to ensure there's no disruption for employees and employers. Insurers recognize that it is in everyone's best interest to keep claims, reimbursements, and essential documentation flowing. You can be confident that they've implemented both permanent and temporary measures to mitigate the effects of this mail disruption.

e-Claims—Now available to employees

Submitting claims electronically isn't new to employee benefit plans; dentists and pharmacists have done it for some time. What is new is the ability for **employees** to submit claims electronically (also known as filing an *e-Claim*).

Over the past few years, we have seen some insurers develop enhanced claims processing systems that allow employees to submit some types of claims online. Employees enter claims on a secure website and receipts are only requested as part of a random audit.

These solutions eliminate potential delays associated with traditional paper filing, and as a bonus, going paperless is both efficient and environmental. However, not all insurers offer these services. With concerns about security and adverse effects on claims, many are taking a wait and see approach.

Direct deposit reimbursements

Available for both electronic and traditional paper claims, most insurance companies will automatically deposit claims payments directly into an employee's bank account. With this service, there are no delays due to mail disruptions, no lost or stolen cheques, and no need for employees to deposit these cheques themselves. Employees receive an explanation of benefit statement by e-mail or can get the details on the insurer's website. Employees need to provide bank account information to sign up for this service.

e-Bills—Emailing monthly invoices

Johnstone's is also moving towards a paperless environment with e-Bills and pre-authorized debit (PAD). This easy and convenient service automatically withdraws funds from the company's account for the premium that is due each month. Give us a call to set up your e-Bill and PAD.

Sounds great! What do I do now?

If your insurer offers e-claiming, direct deposit or e-notification, this is a great opportunity to encourage your employees to sign up for these convenient services. The paperless options available differ between insurer, and not all insurers participate. However, this is clearly the way of the future, as insurers actively develop electronic strategies. Technology is constantly evolving, so stay tuned as we expect to see continual changes.

To learn how YOUR insurer is meeting this challenge, visit Johnstone's Benefits website at www.jbenefits.com; [links and forms](#) to find your insurer's website link and keep up to date on the latest developments.