

CO U R R I E R

Pre-Authorized Deposit: A giant step in claims adjudication

Members and employees of benefit plans administered by Coughlin & Associates Ltd. can now have their health and dental claim reimbursements deposited directly to their bank accounts.

With Coughlin's new Pre-Authorized Deposit (PAD) reimbursement program, members can receive their reimbursements within two to five days following the approval of their health and dental claims. They will not have to wait for the arrival of a cheque and a trip to the bank before depositing their reimbursement.

The new claims reimbursement program is designed to speed-up the claims reimbursement process by reducing cumbersome paper-based systems that rely on standard postal services.

The PAD service went into effect on May 1, 2007.

"For members who travel a lot, or whose time commitments are at a premium, Coughlin's Pre-Authorized Deposit program will be a real value-added benefit," says Coughlin President Brian Bockstael. "They will no longer have to wait for their reimbursement cheques to arrive by mail and then take time from their busy schedules to deposit the cheques into their bank. With PAD, all that is done quickly and seamlessly at no cost to them or their plan sponsor."

Enrol in PAD today

Enrolling in Coughlin's PAD service is both fast and easy. First, just click on the notice under "Claims reimbursement direct to your bank account" on the main page of the Coughlin & Associates Ltd. website at www.coughlin.ca

Step 1: Begin enrolment

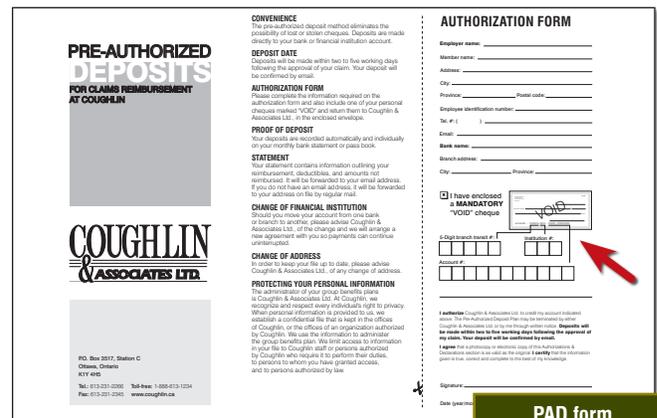


Coughlin web page

Then, complete and sign the Pre-Authorized Deposit form on the website and return it, along with a sample cheque marked "void", to:

Pre-Authorized Deposits
Coughlin & Associates Ltd.
 Box 3517, Station C
 Ottawa, ON K1Y 4H5

Step 2: Complete and return the PAD form



PAD form

Once enrolled, the member will receive a confirmation notice by email. If email is not available, he or she will be notified by regular mail. The confirmation will contain his/her bank account number. To protect privacy, the *branch transit number* and the *bank institution number* will **not** be included in the confirmation notice.

Once confirmation is received, the member may use the *Member and Trustee Log On* feature of the Coughlin website. It will direct him or her to the plan member portal where the most up-to-date information on his or her health or dental claims, plan booklets, claim forms or other information is available.

Step 3: Logging on



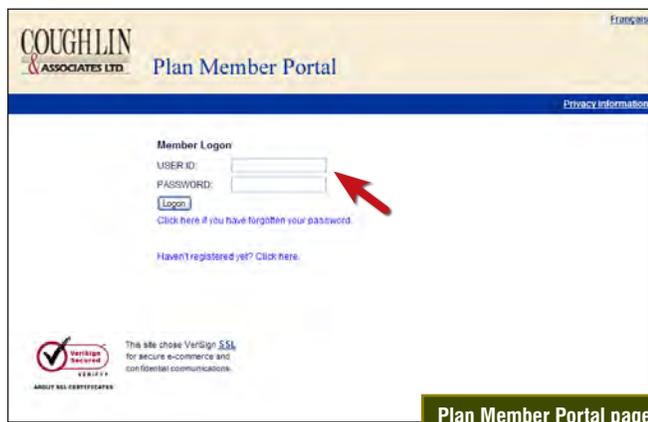
Coughlin web page



Member and Trustee Log On page

Using the portal is easy. Simply key-in your user identification number and password. (Note: first-time users will also be required to provide their plan number and personal identification number. Those who don't know their plan number or personal identification number should contact either their human resources department or the Coughlin portalmaster at: portal@coughlin.ca. A temporary password will also be provided. However, the first-time user will be required to create his/her own permanent password.)

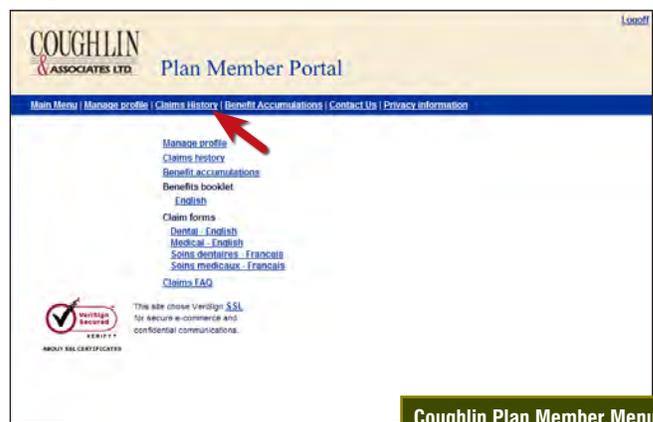
Step 4: Use the Plan Member Portal



Plan Member Portal page

Once inside the portal, members will find a menu of choices.

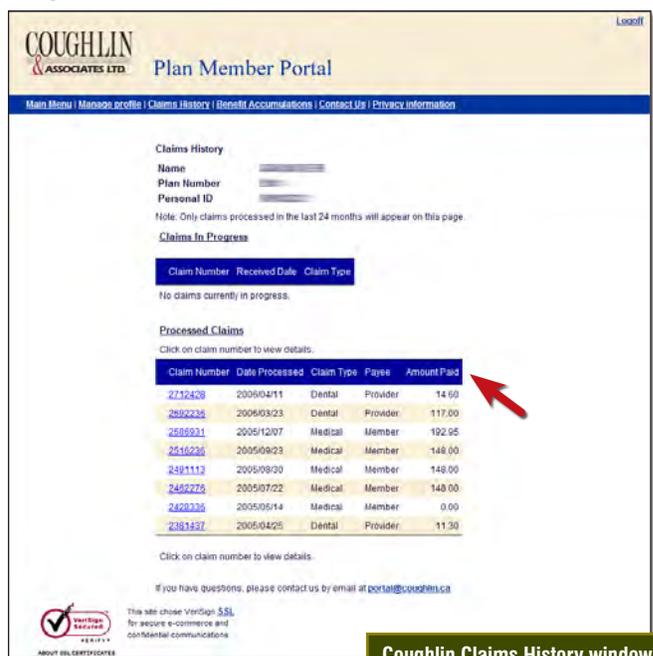
Step 5: Inside the Plan Member Portal



Coughlin Plan Member Menu

Just click on "Claims history" to review the status of recent claims. The listing of claims activity will appear. The deposit will also be confirmed by email.

Step 6: Check the status of claims



Coughlin Claims History window

A giant step forward

For most members, Coughlin's new Pre-Authorized Deposit program will offer a speed and convenience that will be hard to beat.

However, members can still receive reimbursements via cheque, if they prefer. Plus, our popular "on-the-spot" claims service, where claims are processed while you wait, usually in less than 30 minutes, is still available. Simply visit the Coughlin offices at 333 Preston Street in Ottawa.

"Pre-authorized deposit represents a giant step forward in claims adjudication," Mr. Bockstaal says. "However, no matter how our clients choose to receive their reimbursements, Coughlin will continue to be committed to providing them with *Service Beyond Expectations*™"