



IMPORTANT ENHANCEMENT TO YOUR LONG TERM DISABILITY BENEFITS PLAN

FeelingBetterNow[®], an online mental health care program

Effective Date: March 1, 2009

PLEASE NOTE

This document is intended to provide summary information related to an important enhancement to your long term disability (LTD) benefits plan. It has been prepared for information purposes only and does not constitute a contract. The information contained in this overview is important and should be kept in your files.

FeelingBetterNow[®], a new mental health care program, is now available to you, your spouse and your dependant children as part of your OTIP LTD benefits plan at no additional cost to you.

You do not have to submit a disability claim, be absent from work or be receiving disability benefits to use FeelingBetterNow[®]. To access the site anytime, go to www.feelingbetternow.com/otip and follow the simple instructions.

GENERAL INFORMATION

Managing mental illness is one of the toughest problems faced by individuals and physicians. Only one in eight individuals affected receives proper mental health diagnosis and treatment. Statistics indicate that 40 to 45% of the total claims submitted to OTIP's LTD plan are for mental/nervous conditions. Mental/nervous conditions also appear as secondary diagnoses in many physical disabilities. Early diagnosis and proper treatment are crucial to successful recovery.

To help address this overwhelming issue, leaders in the mental health care community developed an innovative online mental health care program called FeelingBetterNow[®]. This program is now available to all OTIP LTD plan members at no cost, as part of their OTIP LTD benefits plan. Members do not have to submit a disability claim, be absent from work or be receiving disability benefits to use FeelingBetterNow[®].

What is FeelingBetterNow[®]?

FeelingBetterNow[®] is Canada's only medically-based and approved website designed to assist family physicians and patients in the early diagnosis, treatment and ongoing management of mental and emotional health problems using medical best practices. **The College of Family Physicians of Canada has reviewed and approved FeelingBetterNow[®] as a practice management tool available to assist family physicians in patient care.**

Who can access FeelingBetterNow[®]?

FeelingBetterNow[®] is available to you, your spouse and your dependant children, at no cost to you, as part of your OTIP LTD benefits plan. You do not have to submit a disability claim, be absent from work or be receiving disability benefits to use FeelingBetterNow[®].

Why do you need FeelingBetterNow[®]?

One in five Canadians currently suffers from a major mental disorder, such as depression, anxiety or substance abuse. Of Canadians with a mental health problem, 72% receive no mental health care over the course of a year, even though 80% of those individuals visit their family physician in the same year. Only one in eight receives the right diagnosis and treatment.

We understand there are times when you may have concerns about your emotional and mental health. To address these concerns, you can access FeelingBetterNow[®] to help you and your physician identify emotional and mental health issues as early as possible. Getting the right diagnosis and treatment is crucial to helping you feel better.

How Does FeelingBetterNow[®] work?

Shortly after accessing the website, you will have a preliminary assessment of your emotional and mental health. In the event that you are at high risk for a clinical disorder, you will be provided with a set of online tools to help you and your physician identify and treat emotional and mental health problems using medical best practices. You will receive:

- A personalized Risk Map indicating the severity of the condition;
- A personalized Care Map to assist in the detection, treatment and follow-up of your emotional and mental health concern; and
- Follow-up Maps every three weeks to track your progress and recovery.

You can then take these documents to your doctor to begin diagnosis and treatment.

How confidential is the FeelingBetterNow[®] program?

The FeelingBetterNow[®] website is completely confidential and anonymous. You will be asked to create your own username and password. Only you will have access to your username, password and individual feedback. No one will know that you accessed FeelingBetterNow[®] or how you responded to the program, unless you choose to share this information.

How can FeelingBetterNow[®] help you?

Effective treatments for many of the most common mental health conditions already exist. Because of the perceived stigma associated with having an emotional and mental disorder, this information is not widely discussed, leaving many affected individuals with the mistaken impression that there is little hope.

Highly effective tools for diagnosis and treatment of most emotional and mental disorders are currently available; however, some medical practitioners are unaware of the proper use of these tools and treatments. The FeelingBetterNow[®] website promotes the correct use of the available tools by both patients and physicians.

Your personal maps will empower you with accurate knowledge about mental disorders, the nature of the difficulties you might be facing, proper treatment and management. By providing you with Follow-up Maps, you will become more informed about the early onset of difficulties, appreciate the changes in your symptoms and will become more aware of strategies for looking after yourself.

Who created FeelingBetterNow[®]?

FeelingBetterNow[®] was created by Mensante Corporation, a privately-owned Canadian corporation. Mensante developed FeelingBetterNow[®] with the assistance of leading Canadian and American psychiatrists, psychologists, family physicians, a mental health economist, and workplace mental health care experts. Mensante's CEO received the 2008 Community Based Physician Innovation Award for developing FeelingBetterNow[®].

FeelingBetterNow[®] is available to over 500,000 individuals and their families across Canada through major organizations such as the Ontario Teachers Insurance Plan, TD Bank Financial Group, Healthcare Benefit Trust, and the British Columbia Faculty of Medicine.

How can I be assured of FeelingBetterNow[®]'s quality of medical effectiveness?

You can be confident in the quality of FeelingBetterNow[®] as it was developed over five years with the input of leading industry experts. The College of Family Physicians of Canada has reviewed and approved FeelingBetterNow[®] as a practice management tool available to assist family physicians in patient care.

The Ontario Medical Association and the British Columbia Faculty of Medicine are also confident in the medical effectiveness of FeelingBetterNow[®] as they have approved the program for their members' personal use.

How do I access FeelingBetterNow®?

To access the site anytime, go to www.feelingbetternow.com/otip and follow the simple instructions.

Who do I contact if I need help using or accessing the website?

If you have questions about your benefit plan coverage, please contact OTIP benefits services at 1-866-783-6847 or through the Contact Us link at www.otipservices.com. For questions relating to website content or technical issues, please e-mail Mensante Corporation otipraeo@mensante.com.