

Your Health at Work

To make the most of your UA Local 67 Benefit Plan you need to know how it works. That's where your benefit booklet comes in. It offers a detailed look at what's covered and, equally important, what's not. It also explains what you need to do. In addition, Reliable Administrative Services Inc. (RASI), your Plan Administrator, is there to help as well.

Coordinating your Health Care Spending Account (HCSA)

Using your unique Green Shield ID number, register at www.greenshield.ca for easy access to plan info and quick answers to frequently asked questions. Not only can you submit your health and vision care claims online but you can register to have claim payments deposited directly to your bank account. You can choose to automatically coordinate the portions of your claim costs that are not covered by your group benefits plan with your HCSA.

1. Sign in to GSC's Plan Member Online Services and select "Health Care Spending Account" from the left menu.
2. Select the types of benefit you'd like to automatically coordinate with your HCSA. You can make multiple selections and change your selections at any time.
3. Click "Save".

Claims for a Deceased Family Member

In order for reimbursement all claims must be received by Green Shield **within 12 months** of the date of service or purchase. However, in the event a member, spouse or dependent dies Green Shield **will only allow a 90-day** timeframe with which to submit the deceased person's respective claims.

Did You Know?

There are:-

1,652 Plan Members residing mostly in Ontario.

The average age of our Plan Members is 59.

74% of Plan Members have family status.

91% of Plan Members are male.

9% of Plan Members are in the 80+ age band.

8 members are currently on LTD benefits.

Out of Province Medical Coverage

When travelling out of your home province your insurance provider for medical emergencies is **AIG**.

Local 67's policy includes restricted benefits and covers only those losses resulting from unforeseeable and emergency circumstances.

A pre-existing condition exclusion applies to medical conditions and/or symptoms that exist prior to travel. There may be no coverage if an Insured Person has a pre-existing condition.

So just what is a pre-existing condition?

A Pre-Existing Condition is any medical or physical condition, symptom, illness or disease for which treatment was received or for which an ordinarily prudent person would have sought treatment in the ninety (90) days immediately prior to the insured person's departure date unless such condition was stable and controlled. A pre-existing condition does not include:

- a) The unchanged use of prescribed medication for a medical condition, symptom or problem which is stable and controlled;
- b) Treatment that is a medical or physical examination in which a physician observes no change in a previously identified condition, symptom or problem and no new treatment is prescribed or recommended;
- c) Physician-prescribed decrease or cessation in cholesterol lowering medication
- d) Change in any medication from a brand name medication to a generic brand medication (provided the dosage is not modified); and
- e) The adjustment in dosage of medication that is either Coumadin (warfarin) or insulin only to ensure correct blood levels are maintained provided the medical or physical condition, symptom, illness or disease remains unchanged.

Long-Term Disability (LTD)

Your LTD benefits will commence after 26 straight weeks of uninterrupted disability or the last day you are paid benefits under any STD, loss of income or other salary continuation plan, whichever is later.

If your absence is anticipated to extend beyond the maximum benefit STD period Sun Life will forward to you a **Disability Transition** form 8 weeks prior to the end of the STD benefit period.

This form is required in order to address specific coverage information required in the assessment of your LTD claim.

LTD Benefits Will Pay

The maximum LTD benefit you may receive is \$2,400 per month. If you are totally disabled for any part of any month, you will receive 1/30 of the monthly benefit for each day you are totally disabled.

While receiving LTD benefits, you will be credited with 100 pension hours for each month you are on LTD and remain a member of UA Local 67 in good standing. Hours will be prorated for part months. You will not earn credits during periods of STD.

LTD coverage under the plan will end when you turn age 62, or the date when you retire, whichever is earlier.

Appeals to the Board

Green Shield, Sun Life and Reliable Administrative Services follow strict rules as laid out by government agencies and your Board of Trustees to equitably administer the benefit plan amongst its members.

As a member you have a right to request a decision be reviewed. Simply write a letter of appeal to the Board via the Administrator.

Pension Payments and Stat Holidays

When the 1st of the month falls on a stat holiday or a weekend, pensions will be paid the last business day of the previous month.

Local 67 Board of Trustees

Victor Langdon, Chairman

Ross French, Secretary

Nathan Bergstrand

Dennis Christie

Les Ellerker

Ken Luxon

Dave Marcus

Bill Stanger

Questions?

Please contact:

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ualocal67@reliableadmin.com

Moving? Divorced?

Re-married?

It's important to keep your information current. Contact Reliable Administrative Services Inc., or print off a copy from their website, of the Welfare and/or the Pension Enrolment/Change forms.