

PIPEWRENCH

OHIP+ UPDATE

The Government of Ontario has now confirmed the date and details of its proposed changes to the eligibility rules for OHIP +.

Who is Covered?

Effective April 1, 2019, only children and youth under the age of 25 who are not covered by a private benefits plan will qualify to receive eligible prescriptions at no cost through OHIP+. Those with private health coverage must submit prescription drug claims through their private plan.

The new rules apply to children or youth with any source of private coverage, including healthcare spending accounts, individual plans or student plans. Even if the patient's drug is not covered under their private plan, they will not be eligible for OHIP+. Individuals with coverage through a private plan may apply to the Trillium Drug Program for additional out-of-pocket costs (for eligible prescription medications).



NEW OUT OF COUNTRY LEGISLATION

The Government of Ontario has proposed to remove out of country coverage under the provincial plan. Employers providing group travel coverage may begin paying more for these products. **The proposed change date is set for October 1, 2019** and will result in no provincial coverage for medical emergencies that occur out of the country.

At this time, clarification is required with respect to the date of implementation, i.e., the date a claim is started (date of service) or the date when all claims will start to be denied.

Additional information will be provided as it becomes available.

LIFE EVENT CHANGES— DID YOU KNOW?

Change in Marital Status

Members have 31 days to apply for a change to single or family status (legal spouse, common-law spouse). This includes a legal separation or divorce where benefits are not continued as noted below.

Please note, a marriage certificate or common law affidavit is required prior to adding a new spouse.

Spousal Coverage during Separation

In the event of a marriage separation, benefits continue for the spouse during the

legal separation unless it is part of the separation agreement that benefits will not continue and is consented to, and signed by, both parties. In the absence of a signed agreement, benefits are continued for the spouse until legally divorced.

Addition of Dependent Children

Dependent children are typically covered from birth (or as defined in the group policy). Please note, a birth certificate is required prior to adding dependent children.



10 Heart Health Must-Haves¹

Feeling overwhelmed by everything you have to do to keep your heart healthy? Try these 10 simple tips that are easy to fit into your life.

There is a great deal of advice out there on how to have a healthy heart. If you're feeling overwhelmed, save yourself some time and try these 10 simple heart health tips.

1. Know your heart disease risk Use a risk calculator online to find your heart disease risk (or ask your doctor to calculate it). Write down your risk level and ask your doctor what you can do to lower it.

2. Master your cholesterol Reaching your cholesterol treatment targets could help save your life by reducing your risk of a heart attack or stroke. Ask your doctor what your cholesterol levels are now, what cholesterol targets you should aim for, and how to get there. Track your progress over time to stay motivated.

3. Get your medication working for you Your heart medications won't work if you don't take them! Ask yourself "what's the number one reason why I don't take my medications?" Then call or visit your local pharmacy for advice.

4. Ease into healthy eating You don't need a perfect diet to improve your heart health. Even small changes go a long way. You're more likely to succeed if you take "baby steps":

- Week 1: Try to get half of your grain servings from whole-grain products.
- Week 2: Try to eat one dark green vegetable each day.
- Week 3: Try to eat 2 servings of salmon or trout this week.
- Week 4: Switch to a lower-fat milk (if you drink 2%, try 1%).

5. Think of yourself as an active person Not a fitness buff? Don't worry – you can still get the heart benefits of exercise. The first step is in your mind: start thinking of yourself as an active person. Now slip on your walking shoes after dinner today and take a stroll. Even 10 minutes of activity is enough to get started. You'll be amazed how quickly you work your way up to a half hour of walking on most days of the week!

6. Find a happy place...on the scale Find out your healthy weight range, then read up on ways to eat healthier and incorporate more activity into your life for ideas on how to reach a healthy weight. Don't be daunted by the number on the scale – even losing just 5% to 10% of your body weight can make a difference in your heart health.

7. Kick some butt Quitting smoking is one of the best things you can do for your heart (and overall!) health. To get started, write down why, when, and where you smoke, and the pros and cons of smoking as you see them. If you're ready to quit after weighing the pros and cons, set a quit date in the next 2 weeks and write it on your calendar. Then enlist your friends, family, doctor, and pharmacist for support and advice.

8. Lower your glass Red wine may have a heart-healthy reputation, but it's possible to get too much of a good thing. Limit yourself to 2 drinks per day to a maximum of 10 per week for women and 3 drinks per day to a maximum of 15 per week for men.

9. Ease up You don't need to be a Zen master to enjoy the heart-healthy benefits of relaxation. When you feel stressed during the day, take a few moments to relax your muscles, breathe deeply, and read something that makes you laugh.

10. Be a doctor's office pro Have you ever left the doctor's office only to realize you forgot to ask that nagging question? Get the most out of your visit by being prepared. Write down questions and concerns you have before the appointment. Then, remember to bring the list of questions and a pen to write down the doctor's answers at the visit.

¹ClaimSecure
For explanation purposes only. Consult with your physician.

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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.