

Message from the Board of Trustees

Group Benefit Plan Changes Effective January 1, 2020

UA Local 67 is a pioneer of organized labour in Canada. Since 1899, we fought to protect those working in the plumbing & pipefitting industry throughout Hamilton. Your UA Local 67 Group Benefit Plan is how we do that. On a year to year basis we review the financial stability of the benefit plan with our benefit Consultant. The Trustees and our benefit Consultant are committed to our members and managing the plan in the their best interests – and keeping you informed as we move forward. Based on the benchmarking analysis and our overall review, we are pleased to introduce benefit enhancements to our Group Benefit Plan effective January 1, 2020 for all our members.

Sincerely,

Your Board of Trustees

Victor Langdon (Chair)	Steve Foffano
Ross French (Secretary)	Ken Luxon
Nathan Bergstrand	Dave Marcus
Leslie Ellerker	Bill Stanger

Effective January 1, 2020 the Group Benefit Plan will be enhanced with additional Life Insurance. Dental and medical coverage will also be enhanced and will include an increase to the existing Health Care Spending Account. Out of Country Emergency Travel Insurance will be offered to UA Local 67 members under age 85 years and in good standing going forward. The annual drug maximum will be lowered to \$15,000 but will include assistance for our members from our benefit consultant with redirection of costs.

What's inside?

- Life Insurance increase
- ODA Fee Guide increase
- Orthotic coverage increase
- Health Care Spending Account Increase
- Out of Country Emergency Travel change
- Annual Drug Maximum change
- Reenrollment (Periodic)

Life Insurance

Your Life Insurance will increase from \$20,000 to \$50,000 and will be payable to your beneficiary(ies) or estate in the event of your death.

As a UA Local 67 Member, you will now be covered for \$50,000 of Life Insurance beginning January 1, 2020. When you enrolled in the plan, you were asked to provide a beneficiary designation in the event of your death. Recently, the UA Local 67 Board of Trustees asked Underwriters Alliance Inc. to undertake a reenrollment audit for its members.

Please review and update your beneficiary designation, sign the form and return in the postage paid return envelope that was previously mailed to you.

ODA Fee Guide

The Dental fee guide provided by the Ontario Dental Assoc. (ODA) is used as a reference for Dentists and provides suggested fees for the dental services you receive. Annually these suggested fees are updated and increased usually by 2% to 3%.

Beginning January 1, 2020, your plan will now pay these dental services based on the current ODA fee guide minus 1 year. This is an increase to your benefit from the ODA fee guide minus 2 years.

This means that your plan will now pay approximately 2-3% more in eligible dental fees when a claim is submitted electronically or paper claim to Green Shield Canada.

Custom Moulded Orthotics

Coverage for custom moulded Orthotics (excluding Orthotics for sports purposes) will increase from \$250 every 2 years to \$300 every 2 years. All required information must still accompany your claim submission.

If you purchased a pair of custom moulded orthotics in 2019 and received the full \$250 benefit, you would be eligible for an additional \$50 in benefit coverage in 2020. If you have not purchased custom moulded Orthotics in 2019, you would be eligible for \$300 in reimbursement in 2020.

Health Care Spending Account

The Health Care Spending Account (HCSA) will increase from \$500 to \$750 per calendar year on January 1, 2020. Members must be in good standing for this benefit to be made available.

In addition, a HCSA of \$750 per Calendar year will be offered to members who currently are ineligible for full benefits. These members must also be in good standing and/or have worked 1200 hours in the last 12 months. Members in this category will be registered for the HCSA only through Reliable Administrative Services Inc.

How it works:

A HCSA is an individual employee account that provides reimbursement for eligible health care expenses or other benefits that are not covered under OHIP, your UA Local 67 Group Benefit Plan or your spouses plan. Each January 1st, the member will be made available \$750 in their HCSA.

The HCSA balance, in this case \$750 is reduced by the amount of each reimbursement. Payments will continue to be made until the account balance is zero in that calendar year. At the end of the year, any unused balance in the account is forfeited.

However, unclaimed expenses for the given year must be claimed by January of the following calendar year.

Expenses that qualify for medical tax credits under the Canada Revenue Agency (CRA) income tax guidelines can be claimed and paid directly from your personal HCSA balance. For more information about eligible expenses, visit the CRA website at cra-arc.gc.ca

Out of Country Emergency Travel

Effective January 1, 2020, our Out of Country Emergency Travel insurance will move from AIG/Chartis to Berkley Canada. We are happy to announce that this coverage will also be made available to all members of the UA Local 67, under the age of 85 years, in good standing and their families.

Coverage will increase from \$1 million to \$2 million per trip per covered person and includes a 90 day trip duration (non-retired) and a 60 day trip duration (retired) members and their eligible family members.

Travel ID Cards with new policy numbers and call numbers will be made available. Booklets will also be revised.

Annual Drug Maximum

Beginning January 1, 2020, your annual Drug maximum will change to \$15,000 per individual insured person (previously \$20,000 annual maximum). The annual Drug maximum replenishes itself every January 1st (as long as coverage remains active and you continue to qualify according to the terms and conditions of the policy).

Should you or one of your dependents reach the annual maximum or if you believe you will reach or exceed the annual maximum, there are a few options available to you that will assist with the out of pocket drug cost charges that are not covered by the plan. Drug cost can be redirected to the Provincial Trillium Program and/or the Drug Manufacturer for additional reimbursement. Applications are required for these programs and we recommend that you as the member reach out to our Benefit Consultant, Underwriters Alliance Inc. for assistance far in advance of reaching your annual maximum.

Underwriters Alliance Inc. will be pleased to assist you with your application and redirection of your drug costs over and above your annual maximum. Please contact Megan Robicheau or Alexandra Fedak at Underwriters Alliance Inc. at 1-877-472-2205 or via email at mrobicheau@uainc.ca or afedak@uainc.ca . All information is confidential.

Re-enrollment (Periodic)

From time to time it is important to ensure that your information is up to date. Our fiduciary responsibility to engage in a reenrollment audit in order to have the correct information on file so that claims can be paid with accuracy and efficiency.

Recently, you received a letter and enrollment form in order to update your beneficiary information, dependent information and provide the appropriate documentation for any overage dependent still attending school. In addition, we may have asked for confirmation and documentation to determine which insurance company is first payer of insurance claims for minor children.

It is important to provide any update to your information to our plan administrator, Reliable Administrative Service Inc. or to Underwriters Alliance Inc. who is currently conducting this reenrollment exercise.

Correct information equates to less wait time for claims to be processed.

If you have not done so already, please complete the enrollment form previously provided and/or provide the additional Documentation requested and we will update your records. A return address and postage paid envelope has been previously provided for your convenience.

Questions?

Should you have any questions regarding your benefit coverage, please contact our plan administrator, Reliable Administrative Services Inc. at the following:

By Phone: 905-387-5861

Toll Free: 1-855-387-5861

By Fax: 905-387-4146

By General Email: local67@reliableadmin.com

Life Event Changes?

Please contact Reliable Administrative Services Inc. if...

- Your marital status has changed
- You are adding a new child or dependent
- If there are custody changes
- If your child becomes an overage dependent (documentation required)
- Your spouse has lost their coverage