

UA Local 516 Health & Welfare Update



Removal of Deferred Drug Card Arrangement - Effective September 1, 2021 -

After evaluating recommendations from our benefits advisors and considering potential concerns that may arise, the trustees of the Health & Welfare Plan believe it would be more beneficial to the membership to make the switch away from the deferred drug card system that the plan currently uses to a direct pay drug card system. This new system eliminates the requirement to pay the full price for prescriptions up front and then receive reimbursement for the covered portion. Anyone covered on the plan will simply pay the coinsurance portion that is not covered. The new system will be effective September 1, 2021.

How it will work as of September 1st:

You no longer need your plastic drug card. In fact, Canada Life is transitioning all plans to eCards going forward. If you are registered for Group-Net for Plan Members and/or have the mobile app on your phone, you will be able to access your eCard.

**All you need is the Carrier # (11), Plan # (58604),
your Member ID number, and card issue number.**

This information is printed on your current plastic card and will be on the eCard.

Your Member ID number is at the end of the zeros (1-4 digits)

Your card issue number is the 2 digits after your Member ID.

The pharmacy may still require additional personal (eg. photo) identification for confirmation.

Note: You can, however, continue to use your plastic card. If you choose to use the card, you may have to explain to the pharmacy that the plan is no longer “deferred”. If you do not let them know, they may be confused why the card still says deferred, but the plan is direct pay. So please let them know.

All other claims and coverage remain unchanged.

Submit a Pre-Auth!

Not all medical and wellness practitioners are covered as part of the Health & Welfare Plan. The best way to know if appointments or treatment will be covered, is to submit a pre-authorization request to Canada Life.



**Time limits for submitting Health,
Dental, and Vision claims
to Canada Life:**

Online: Within 6 months of incurring the expense

By mail: Within 15 months of incurring the expense.

While the Refrigeration Workers Health & Welfare Plan includes life insurance (up to \$75,000) through its policy with Canada Life, some members call the Health & Welfare Office inquiring about additional life insurance options.

Our benefits advisor, **TRG Group**, is now part of HUB International and is proud to offer an affordable, optional Term Life Insurance product to UA Local 516 members.

GoLife is an online experience that offers you a user-friendly approach to personal life insurance. GoLife is designed to ensure that you apply for appropriate life insurance for your personalized needs.



To learn more about GoLife, visit www.golife.ca/TRGdelveaux



The Employee and Family Assistance Program provided by Shepell.fgi is now part of the UA Canada National Wellness Program. The phone number (1.800.387.4765) and website (workhealthlife.com) remain the same, but when you contact them, you must now let them know you are part of the UA Canada program (as opposed to the Refrigeration Workers Health & Welfare Plan).



Another initiative of the UA Canada National Wellness Program is the Maternity and Parental Leave Top-up Benefit. UA members in good-standing for at least 6 months can apply for the Top-Up when they receive Maternity and/or Parental Leave benefits from the federal government.

For more details, contact the UA 516 Health & Welfare Office.

Other Reminders

We have a lot of Health & Welfare information, including the plan booklet, in the Benefits section of the website, www.ua516.org. If you are receiving WCB payments, need to update your beneficiaries, need to update your dependents, need to update your address, etc., let us know! We can help make sure nothing gets missed.

Email either geoff@ua516.org or janine@ua516.org or call 604.882.8212.

Also in the Benefits Section, you can find the Member Offers page which includes information and links to the UA Canada National Wellness Program, the HUB Digital Marketplace, the Ingram Mortgage Team, LinkedIn Learning, PocketPills, discounts at retailers, and more!