

UA Local 516 Refrigeration Workers Health & Welfare Plan Benefits

Once you qualify for benefits through the UA Local 516 Refrigeration Workers Health & Welfare Plan (“the Plan”), you will be enrolled with Great-West Life. This coverage includes Extended Health, Dental, Life, Accidental Death & Dismemberment, and Disability Insurance. Enrolled members also have access to Best Doctors, and the Employee and Family Assistance Program operated by Sheppel-fgi.



Apart from the Great-West Life coverage, you are also eligible to have your Medical Services Plan of British Columbia premiums covered through the Plan. You will receive a T4A for tax purposes if you are enrolled on the MSP portion of the Plan, as employer-paid MSP premiums are a taxable benefit. Paying the tax is still less than paying the full amount of the bill out of your pocket!

How & When Do I Qualify For Benefits?

The Plan operates on an hour bank system. Every hour you work that is reported to the Local goes into your individual Health & Welfare Hour Bank account. You need to reach 420 hours in your hour bank



before you qualify for coverage through the Plan. Your employer remits your worked hours once a month, and their remittance generally is for the previous month’s worked hours. Example: The hours you work in January are remitted by February 15th. For this reason, it is very possible that you may have to wait 4-6 months before your hour bank balance reaches the 420 required hours – even if you actually worked the 420 hours in much less time. Benefits don’t begin immediately once you hit the 420 worked hours.

Once your individual hour bank reaches the required 420 worked hours, you will be enrolled on the first day of the following month. Example: If on the April remittance (which actually contains March worked hours), the hours reported for you put you at or above the 420 mark, you would be enrolled for benefits on May 1st.

Once you are enrolled, Great-West Life sends the Health & Welfare office a prescription drug card for the member and any dependents above the age of 21. Upon receiving the prescription drug card(s), the Health & Welfare office puts together a package of information outlining the coverage and features of the Plan and mails it out to the member.

At the beginning of every month, 140 hours is withdrawn from each individual hour bank in order to pay for that month’s benefits. As long as at least 140 hours is reported for you by your employer every month, you will maintain your benefits without any issues. Every worked hour reported above 140 will increase your hour bank (thus providing a sort of “cushion” to use in the future) up to a maximum of 700 hours.



What happens if I don't have 140 worked hours reported in a particular month?

If for some reason you don't have 140 worked hours reported (for example: you were in school, you took time off, work was just slow, etc.), hours will be deducted from your existing hour bank to make up the difference needed. If you don't have a "cushion" to use, then the system will generate a Shortage Notice that will be mailed to you. **DO NOT IGNORE THE SHORTAGE NOTICE.**



If the Shortage Notice is not covered by enough reported worked hours before the deadline on the Shortage Notice, you have the option to self-pay for the hours needed to keep your benefits continuous.

Effective July 1, 2015, the standard self-pay rate is \$2.20 per hour. The rate for retired members age 65 and older is \$1.80 per hour. Both of these rates are subject to change.

If no payment is made, your benefits will terminate on the date stated on the Shortage Notice. If you let your benefits terminate, you only have 3 opportunities lifetime to submit a payment in order to backdate them. A backdate allows your benefits to be reinstated as if they were never terminated. A backdate payment consists of the amount on the Shortage Notice plus another month's premium.

Once you have used your 3 backdate payments, or just choose not to submit a backdate payment, you will have to accumulate 280 worked hours in your hour bank before your benefits will be reinstated.

