

UA Local 516 Health & Welfare Update



Coverage changes to the Refrigeration Workers Health and Welfare Plan – Effective January 1, 2020

With the announcement of the BC Employer Health Tax back in 2018, UA Local 516 and its contractors negotiated a Health & Welfare rate that would help prepare the contractors for the new cost, while still allowing the union Health & Welfare Plan to keep up with rising costs and provide enhanced benefits once the financial burden was removed from the union. Due to rising claim costs, the 2018-2021 negotiated Health & Welfare rate temporarily put the Plan in a slight deficit position until the end of 2019, when individual and group MSP premiums were finally eliminated.

The trustees have now completed their assessment of the savings to the Health & Welfare Plan, and are pleased to announce the following plan enhancements effective January 1, 2020:

Paramedical:

Chiropractors, Physiotherapists, Podiatrists, Naturopaths, Massage Therapists, and Acupuncturists

Increased from \$1,000 to **\$1,500** combined maximum per calendar year for all Classes

Psychologists/Social Workers/Family, Marriage, or Registered or Professional Clinical Counsellors

Class 10 - **Increased** from \$400 to **\$1,500** combined maximum each calendar year

Dental Coverage:

Major - **Increased** from \$2,500 to **\$3,000** Annual for all Classes

Orthodontic - **Increased** from \$3,000 to **\$4,000** Lifetime for all Classes

If you wish to receive a printed version of the new benefits booklet, please contact the Health & Welfare Office.

The pdf version can be found on www.ua516.org in the Benefits section.



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.

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.

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/TRGdelseaux



TRG Group has also provided options for UA Local 516 members that wish to purchase Optional Benefits to protect themselves and their families against financial hardship. These options are available on an individual basis through Chubb Insurance.

Coverage Available:

Critical Illness Coverage— Up to \$25,000 without medical evidence*

Final Expense Coverage—Up to \$25,000 is guaranteed to issue, regardless of health history*

Accidental Death & Dismemberment—up to \$500,000 for as little as \$17.00 a month

Hospital Cash Insurance—up to \$250 per day

For more details, or to sign up today, visit: www.imchubbinsured.ca/en/trg and enter the Login ID as:

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