

UA Local 516 Health & Welfare Update



Not all dentists charge the same

The BC Dental Association produces an annual suggested fee guide for dentists in BC, and many dental plan carriers (such as Great-West Life) base plan coverage on the fees and codes published in this guide.

However, dentists are not obligated to follow the guide when they charge fees for their services. If your dentist charges much higher than the fee guide, you could be surprised at how much you will be on the hook for.



It is strongly recommended that you find out exactly how much your portion of the cost will be...before the dentist begins their work.

Most dentists electronically file your claims directly with Great-West Life. Unlike other eligible medical expenses where you pay the full amount and then are reimbursed, you should only be paying your portion of the cost.

Employee and Family Assistance Program - Shepell•fgi

Life happens to all of us. The Employee and Family Assistance Program by Shepell•fgi can help and is available to plan members at no additional cost.

With many resources ranging from family counselling to stress management to financial guidance and much more, let the experts at Shepell•fgi be the first to help.

Call 1-800-387-4765 or visit www.workhealthlife.com today.



Reminder: Keeping information up-to-date

It is each member's responsibility to keep all relevant personal information up to date with the Health & Welfare Plan.

Contact information changes, dependent changes, marital status changes, etc. should be submitted in writing to the Health & Welfare Plan.

Travelling

Know Before You Go

- *Global Medical Assistance is available to all plan members. Take your wallet card with you when you travel.*

- *Out-of-Country medical coverage covers reasonable and customary charges for medical emergencies that are sudden and unexpected.*

- *Retired members must purchase individual medical insurance policies in addition to their existing coverage through the Health & Welfare Plan.*

- *See the plan booklet for more details.*



"Travel, in the younger sort, is a part of education; in the elder, a part of experience.

-Francis Bacon