



# Local 276

## Medical plan and Health Spending Account

### Information on Local 276 Medical Plan and Covid-19:

This year has had an effect on everyone and everything including our Health and Welfare plan. As most of you know, for a good part of this year most medical service providers were either shut down or were reducing services, leaving some of the membership unable to use their benefits. Because of the structure of our plan, how it is tied into the Locals total wage package and the different ways it affected the membership, it has been difficult to find a way to create a benefit for the members that would fairly utilize the excess accumulating in our plan.

Many of our members have continued to work through this pandemic and have been able to maintain a healthy medical hour bank. However, some have been harder hit by the pandemic and have used up their banked hours, having to self pay to remain on the locals medical plan.

The Health and Welfare trustees looked at the different options that were available and decided on the following.

### **For members on our active plan A and B:**

Until December 31<sup>st</sup>, 2020 the Health Spending Account will be increased from \$450 to \$1000. For this time as well, members can use their Health Spending Account to cover up to 2 months of their medical if they are at the point of having to self-pay. The Increased amount (\$1000) will be inclusive of any monies the member has already used from their account so far this year.

**Retirees and Associates:** For retirees and associates who are not eligible for the Health Spending Account, two months of medical are going to be covered by the Local.

### **Understanding Health Spending Accounts:**

A Health Spending Account (HSA) has been set up for each eligible member in the Local 276 Health Plan. The HSA allows members to make additional claims on the eligible medical expenses beyond those currently covered by Pacific Blue Cross. The HSA is strictly a reimbursement system; there are no provisions for any cash payment from the plan. The account will be on a use it or lose it basis with no accumulation or carry-over of the account from year to year.

### **(HSA) Participation:**

A member must be in good standing with the Local and covered by the Local 276 Health Plan (Plan A, Plan B) for a total of six months in order to be eligible for HSA benefits. The annual credited amount is one set amount per member, not per member and dependent. The member may choose to use the amount either on his/herself or on dependents. Participation terminates on the last day the member qualifies for medical benefits.

## **How to Submit Claims:**

Claims for items or services (Extended Medical or Dental) covered by the plan (A,B) must first be submitted to Pacific Blue Cross before they can be covered under the HSA.

After the claim has been processed you will need to submit a HSA claim Form (available at the Union Office or downloadable from the Local 276 website) This form is to be submitted to the Union Office (**Not to Pacific Blue Cross**) along with the following information.

1. A copy of the Statement of Benefits from Blue Cross showing how much was paid out to you.
2. Original paid receipt (photocopies accepted if you have submitted original receipts under your group plan).
3. A letter from your doctor if the expense is not covered under extended health care with PBC but is an eligible expense with Canada Revenue Agency.

## **Example:**

If you buy a new pair of glasses for \$700, you can submit it through PBC and they will cover \$400 of your bill (the amount covered by our plan every two years) leaving you to pay the remaining \$300. This \$300 dollars then can be covered through your HSA.

## **Log-in to PBC Member Profile**

[Click here to log in to Member Profile](#)

You will need your Policy Number and your identification number both found on your PBC membership card. If you need a new card or just your number please phone the office. The PBC Member Profile will allow you to submit receipts, view reports and see your statement of benefits.



## **Now is the Time:**

The only thing that is certain these days is uncertainty. We don't know what this fall is going to bring so be proactive on your health care and get in to see your medical or dental specialist.

Now is not the time to procrastinate, no matter how much you hate the dentist.



## **Examples of Eligible Expenses:**

### **Deductibles or Amounts in Excess of Benefits**

- Vision care expenses
- Dental
- Counsellors
- Massage therapy
- Medical supplies
- Orthotics
- Hearing aids

For expenses covered by Canada Revenue Agency, google CRA and eligible medical expenses or [Click here](#)

**The Health Spending Account is one of the many benefits of the Local 276 Medical Package. Others member only benefits include:**

## **Gym and Yoga:**

- \$200/ yearly

## **Wills:**

- \$400/ every 3 years per family
- Simple will package available through the Local.

## **Bereavement Pay:**

- Covering up to 3 days wages

## **LifeStyles:**

- Smoking cessation - \$500/Lifetime
- Erectile dysfunction drugs - \$500/Yearly
- (New) IUDs - \$500/Yearly

## **Work Boots:**

- \$250/Yearly (Portion of the HSA)
- (NEW) Viberg work boot discount 20% off  
Call office for details

All claim forms available at the Local 276 Union office or on-line at <http://www.smwia276.ca/Forms>



For more information please contact the Union Office @ 250-727-3458