

# Local 276

## Medical News letter



February 2022

### Health Plan Improvements for 2022

At the end of every year, the trustees of our Local's Health and Welfare Plan meet to review the financial stability of our plan. After our meeting in December of 2021, and with successful negotiations with Pacific Blue Cross, we are happy to announce that not only are we going to be able to offer all the same benefits as the previous year, but some plan improvements as well.

### Gym Membership

One of the topics that is often talked about by the trustees is how can we be more proactive instead of reactive with our health care. Many years ago we added a subsidy for either gym or yoga, to our Union benefits, to encourage members to focus on their physical health. For 2022 this will be increased to \$400 in a calendar year as of January 1<sup>st</sup>.

### Grouped Practitioners

After hearing concerns from our members about the separate amounts provided for the different practitioners not being adequate, we have moved to a combined structure to allow members access to more of a specific practitioner of their choice.

Members now have access to **\$1500/Yr.** as a grouped benefit. (This would include all practitioners except psychologist/clinical counsellor that will be left as a standalone amount of \$1000.)

- This change will come into effect as of February 1<sup>st</sup>, 2022, and will apply to plans A&B.
- This was not an option for our retiree plan.

### Retiree Improvements

Changes have also been made to help benefit our retiree's

- Retiree's will now have access to the Health Spending Account (HSA). A top up for medical expenses of \$450 a year.  
HSA forms are available at the office or on our website
- A subsidy of 20% will be added to our retiree self-pay rates to help drop the cost of their medical. The new rates will come into effect for April 2022.

#### New Rates for 2022

**Single = \$100**

**Couple = \$200**

## How to Submit a HSA Claim

Claims for items or services (Extended Medical or Dental) 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. 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.

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## Logging into your PBC Member Profile

Log into:

<https://service.pac.bluecross.ca/member/login/>

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.



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## More information

If you are looking for more information on life insurance, specific plan details or plan summaries, this can all be found on our website [www.smwia276.ca](http://www.smwia276.ca) under the members tab.



## Examples of Eligible Expenses: Deductibles or Amounts in Excess of Benefits

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

## Union Benefits

Union Benefits are services that are offered to our members that are beyond what is included within our Pacific Blue Cross coverage. These are available to members after they have been on our medical for 6 months. All Union benefit claim forms are available at the Union office or on our website at:

<http://www.smwia276.ca/Forms>

These include:

### Health Spending Account (HSA)

- \$450/yearly (\$250 of which can be used for CSA approved work boots.)

### Gym and Yoga:

- \$400/ yearly (**Increased for 2022**)

### Wills:

- \$400/ every 3 years per family
- To help members with putting a will together, a downloadable package is available at our office and on our website.

### Bereavement Pay:

- Covering up to 3 days lost wages.

### LifeStyles:

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

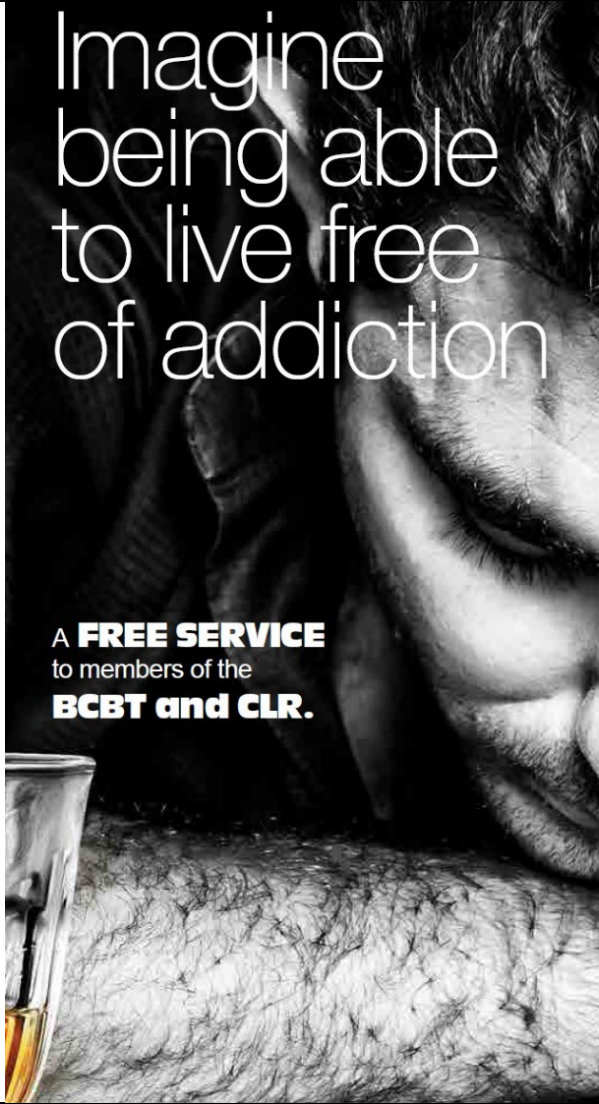
## Paramedical Coverage and Limits for 2022

### What are reasonable and customary limits?

Reasonable and customary (R&C) limits are the range of usual fees per treatment for comparable medical services in a geographic area, or the number of treatments completed within a specific timeframe. If your plan has a contractual dollar or visit limit that is less than the R&C limit, this amount will be used to determine your reimbursement.

SERVICE	R&C LIMITS
Acupuncture	Initial visit – \$135 Subsequent visit – \$110
Chiropractor**	Initial visit – \$98 Subsequent visit – \$63
Massage therapy	30 minute visit – \$63 <sup>†</sup> 45 minute visit – \$94.50 <sup>†</sup> 60 minute visit – \$126 <sup>†</sup>
Naturopath**	Initial visit – \$250 Subsequent visit – \$180

SERVICE	R&C LIMITS
Physiotherapy**	20 minutes – \$63 30 minutes – \$95 45 minutes – \$110 60 minutes – \$145
Podiatry	Initial visit – \$180 Subsequent visit – \$105
Registered counselling	60 minutes – \$170



Imagine  
being able  
to live free  
of addiction

A **FREE SERVICE**  
to members of the  
**BCBT and CLR.**

## There is Help Available

### Construction Industry Rehabilitation Plan

CIRP offers long-term counselling to assist members dealing with depression, anxiety, substance use, pain management, and other mental health concerns. All services are free to members and their immediate family members.

CIRP has helped hundreds of people to overcome their addictions. Helping them to understand and resolve underlying issues.

Visit the CIRP website, [info@constructionrehabplan.com](mailto:info@constructionrehabplan.com)  
or call 1-888-521-8611 for more information.

### Counselling Benefits Through the Local

Our Local Union benefits have \$1000 a year for counselling services for you and each family member on your plan, which can also be topped up with your health spending account.

A great resource if you are looking for someone to talk to is The BC Association of Clinical Counselors (BCACC)  
You can find them at <https://bc-counsellors.org/>

If you need any more information, please contact Carrol at the Union Office 250-727-3458