

# HEALTH BENEFIT – WHAT YOU SHOULD KNOW

## **When am I entitled to join the Health Benefit Plan [the “Plan”]?**

Your coverage will start on the 1st day of the month after the Benefits Administration Office has received the required minimum number of Hours Worked, together with completed SMW Local 280 and BC Health Insurance Application Forms -- as long as, with the exception of Associates -- you are a Member “in good standing” with Local 280.

## **What are my Group and ID Numbers?**

Check your Pacific Blue Cross [“PBC”] ID card and/or inquire at the Office. The Office is located at 6192 Kingsway, Burnaby, V5J 1H5. // Phone (604) 430 – 3015 text (604) 219-9534 email [info@smw280benefits.ca](mailto:info@smw280benefits.ca) // Hours of operation are from 8 a.m. to 4 p.m. (Mon-Fri).

## **Per the Collective Bargaining and other Agreements -- how much is required to fund my Benefits?**

The current costs, per Hour Worked, are \$2.83 for Sheet Metal Workers (\$2.91 for Roofers).

## **Where do the Contributions go?**

The majority of the Fund is held in a **Trust Fund Account** with the Plan’s Investment Manager -- Phillips, Hager and North [“PH & N”] of Vancouver with about 80% invested in conservative Fixed Income instruments and the other 20% in low-volatility (low-risk Equities) -- in addition to certain balances being held in ‘flow-through’ Accounts with Gulf and Fraser Financial Group [“GFFG”].

## **What is meant by my “Hour Bank Account” and the “monthly charge”?**

Your **Hour Bank Account** is a personal record within the Plan’s database that is credited with each Hour Worked and/or any working hours ‘lost’ while you are at the Apprenticeship School or in receipt of Wage Indemnity, Employment Insurance Sickness or WorkSafe BC Benefits. You **MUST** contact us directly if you are on a WorkSafe claim.

The **monthly charge** for your entitlement to Plan Benefits is a ‘debit’ of 120 Hours for Sheet Metal Workers / Associates (118 for Roofers) from your Hour Bank Account.

**NOTE** - If you have not accumulated sufficient Hours Worked in your **Hour Bank Account** to pay the required **monthly charge**, you may make Self-Payments [Note – not available for Associates] to ensure that your Coverage doesn’t lapse.

It is imperative that you do not ignore any “Shortage of Hours” notice(s) sent to you from this Office ... and we must always know your current address.

## BENEFITS FOR YOU ALONE

- **Accidental Death and Dismemberment** – Doubles your Group Life Insurance Benefit on death - and pays various amounts [tax-free] in a number of dismemberment situations.
- **Group Life Insurance** – \$75,000 [tax-free] with a decreasing scale after age 65.
- **Wage Indemnity**<sup>4</sup> – Payable for up to 17 weeks at exactly the same amount paid under Employment Sickness benefits.
- **Long Term Disability** – \$1,050 - \$1,750 sliding scale per month [taxable] and reduced by other Employment Income, CPP Retirement Pension, WorkSafe BC Benefits etc.

**NOTE** – Please see the Booklet for more details of the above-mentioned reductions.

- **Spousal Life Insurance** – \$10,000 payable tax-free upon the death of your eligible Spouse.

## BENEFITS FOR YOU, YOUR SPOUSE &/OR DEPENDENT(S)

- **BC MSP** – Pharmacare, GP visits, Referred Specialists, Hospital charges etc.
- **Dental** – Basic Restorative [Plan ‘A’ – 90% reimbursed], Major Restorative [Plan ‘B’ – 70% reimbursed] and Orthodontics [Plan ‘C’ – 50% reimbursed to a lifetime max. of \$3,500].

**Note** – Always check the costs charged by your Dentist and ensure that PBC has formally approved the procedure PBC’s approval prior to any recommended treatment(s).

- **Extended Health<sup>1</sup>** – Prescription Drugs <sup>2</sup>, Paramedical <sup>3</sup>, Medical Equipment, Emergency Out-of-Country Coverage – which will be offset against any Government benefits paid;

**NOTE** - There is a Lifetime Maximum of \$3,000,000 per Covered Person;

- **Emergency Medical Travel <sup>4</sup>** – Covers certain expenses associated with out-of-town travel, meals and accommodation to receive medical treatment in larger BC cities.
- **Hearing Aids <sup>4</sup>** – Reimbursement is 80% to a maximum of \$1,000 per ear every 48 months.
- **Vision Care <sup>4</sup>** – Reimbursement is 100% of eligible expenses (prescription eyewear/contacts, eye exams, and laser and cataract eye surgery) to a combined maximum of \$500 in each 24-month period.

#### **What is PBC's "Member Profile"?**

A portal to your own Account with **PBC**; where you can check your coverages' descriptions and relevant annual or lifetime limits more comprehensively, your actual Claims' histories, e-file certain Paramedical Claims [e.g., Physiotherapy] and arrange for reimbursements to be directly deposited into your bank account.

You need your Policy/Group # [1661] and your ID # [from your Pay Direct PBC Card].

### **PBC INDIVIDUAL TRAVEL INSURANCE COVERAGE**

This Benefit is **NOT** provided by the Plan; although you will receive a 10% discount from PBC by being a Local 280 Plan Member.

**Note** – You should always consider buying some form of this Insurance – especially if travelling in the USA.

## **FOOTNOTES**

<sup>1</sup> After absorbing the expense of a total \$100 p.a. per family deductible; then – for you, your Spouse and/or Dependent(s) – 80% of approved expenses covered for the first \$1,250 of claim and 100% thereafter.

<sup>2</sup> Prescription Drugs are expected to be the generic version of the medication, rather than the more-costly brand name, although the latter will be acceptable if accompanied by a letter from your GP.

You have the use of a Pay Direct Card - but Dispensing Fees are not included.

<sup>3</sup> \$1,500 is payable annually in total, subject to Note <sup>1</sup> above. Benefits under this heading are BC-registered professionals such as Physiotherapists, Chiropractors, Massage Therapists, Acupuncturists, Homeopaths, Naturopaths, Podiatrists and/or Speech Therapists in combinations of your choosing.

<sup>4</sup> All Hearing Aids, Emergency Medical Travel, Vision Care & Wage Indemnity Claims are processed in the Office.