

October 2023

# Benefits News

Benefits Administration Office 6192 Kingsway, Burnaby, BC V5J 1H5  
Telephone 604-430-3015 Toll free 1-888-892-1168 Text 604-219-9534  
Email [info@smw280benefits.ca](mailto:info@smw280benefits.ca) Website [www.smw280benefits.ca](http://www.smw280benefits.ca)

## Inside:

- Medical Services Group Plan termination
- Wage Indemnity improvements
- WCB Claims

## Contact the Benefits Office when you:

- Move
- Marry or separate from a partner
- Have children
- Are on WCB
- Are sick/injured
- Are laid off
- Need to clarify your hourbank
- Want to obtain retirement information and/or calculations

## MEDICAL SERVICES GROUP PLAN TERMINATION

The Health Benefit Plan will be terminating the MSP Group Plan effective December 31, 2023.

### Why is this happening?

Before MSP premiums were eliminated in January 2020, the Health Benefit Plan paid the premiums on behalf of each covered Member and their dependents.

The Benefits Admin Office was responsible for keeping each Member's record up-to-date with MSP. This included address changes.

Since the premiums were eliminated, the Benefits Admin Office was still required to keep Member records up-to-date.

After careful consideration, the Health Benefit Plan Trustees have determined that continuing a Group Plan does not provide value for Members.

Each Member will be automatically enrolled in an Individual MSP account effective January 1, 2024.

### What do you have to do?

Nothing. MSP will automatically create your Individual account using the most up-to-date data provided by the Benefits Admin Office.

### How will I keep my records up-to-date?

#### Address:

If you have a driver's license or a BC Services Card, you can update your address with ICBC and Health Insurance BC online at the same time using the following website: <https://www.addresschange.gov.bc.ca/> or by visiting a driver's licensing office.

#### Dependent changes:

Most adults in BC already have an Individual MSP account so adding or removing a spouse may not be necessary.

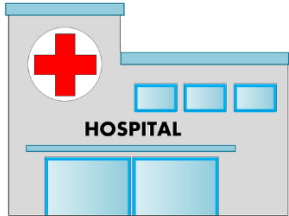
Dependent children will remain on your Individual MSP account until they turn 19 unless they are attending post-secondary school. MSP will contact you before their 19<sup>th</sup> birthday.

#### Newborns:

MSP is notified when you complete the paperwork from the hospital. You must notify the Benefits Admin Office immediately as MSP will no longer notify us.

***You will still be required to contact the Benefits Admin Office to update your spouse and dependent information for Dental and Extended Health Benefits.***

## **Wage Indemnity Improvements**



Wage Indemnity will now be paid from the first day for:

- Day surgery
- A hospitalization requiring at least an overnight admittance

As a reminder, **provided you have seen a Physician within the waiting period:**

- Accidents are paid from the first day
- Illnesses are paid from the fourth day

Bereavement and Jury Duty claims are not subject to the above.

Claim forms can be obtained by contacting the Benefits Admin Office.

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Visit our website at  
[www.smw280benefits.ca](http://www.smw280benefits.ca) to  
download claim forms  
and review details of  
benefits covered

## **WCB CLAIMS**

The Benefits Admin Office would like to remind you that if you are on a WCB claim, **YOU** must inform us immediately.

Your Employer does **not** contact us. The Union does **not** contact us.

Eligible Members can receive hourbank credits for up to 32 weeks while on WCB to ensure that benefit coverage is not terminated.

Claim forms can be obtained by contacting the Benefits Admin Office.

**Applications must be made within six months.**

**No exceptions.**



## MEDICAL SERVICES PLAN (MSP) END OF GROUP PLAN COVERAGE NOTICE

**Management of your provincial health care coverage is changing.  
This document contains important information about MSP  
and how to maintain your MSP account.**

### What is MSP?

In British Columbia, public health insurance is called the Medical Services Plan – or MSP. It covers the cost of medically-necessary insured services. Under the *Medicare Protection Act*, enrolment with MSP is mandatory for all eligible British Columbia residents and their dependents.

MSP is administered by Health Insurance BC (HIBC) on behalf of the Government of BC and the Ministry of Health.

### What is Changing?

You have been covered under an MSP Group Plan, in which your employer, pension plan or union manages your MSP coverage. Your MSP Group Plan will no longer manage MSP coverage for you.

### Next Steps

You do not need to re-apply for MSP coverage. HIBC will automatically put you and any existing dependents on a self-administered MSP account when your Group Coverage ends.

You will receive a letter from HIBC with current account information when your new MSP account is created. If you need to make an MSP account change when you receive the letter, visit: [www.gov.bc.ca/managingyourmspaccount](http://www.gov.bc.ca/managingyourmspaccount).

### Maintain Your MSP Account

After your MSP Group Plan coverage ends, you will be responsible for keeping your MSP account up to date and requesting changes. You must notify HIBC if you:

- Change your address;
- Update your personal information, or information for other individuals on your account (including name, date of birth, or gender);
- Add and/or remove a spouse (including Common-law) or child(ren); and/or
- Update your status in Canada (e.g.: obtain a new Work Permit, Study Permit, or confirmation of permanent residence).

**Resources for MSP Account Updates**

Before your MSP Group Plan coverage ends, continue to work with your MSP Group Plan Administrator to keep your information current.

You can also visit [www.addresschange.gov.bc.ca](http://www.addresschange.gov.bc.ca) to update your address at any time.

After your MSP Group Plan coverage ends, to request MSP account changes and submit documentation online, visit: [www.gov.bc.ca/managingyourmspaccount](http://www.gov.bc.ca/managingyourmspaccount).

**Supplementary Benefits**

MSP supplementary benefits provide partial payment for certain medical services obtained in British Columbia (for example, massage therapy and chiropractic services) and may provide access to other income-based programs. For more information about eligibility and how to apply, visit [www.gov.bc.ca/MSP/supplementarybenefits](http://www.gov.bc.ca/MSP/supplementarybenefits).

**Outstanding MSP Premiums**

Outstanding MSP premiums owed prior to January 1, 2020 remain a debt payable to the province and must be remitted to Revenue Services of British Columbia (RSBC). RSBC will continue to collect any outstanding MSP premium debts.

**More Information**

If you have any questions about your MSP coverage, please visit [www.gov.bc.ca/MSP](http://www.gov.bc.ca/MSP) or contact HIBC.

To request an MSP Account Confirmation letter that will verify MSP enrolment status for one or more individuals on your MSP account, please visit: [www.gov.bc.ca/confirmMSPaccount](http://www.gov.bc.ca/confirmMSPaccount).