

## July 2018 Bulletin from the H&W Trustees

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on June 19th and would like to update you on a number of items relating to your group benefit coverage.

### IT IS ESSENTIAL THAT YOU APPLY FOR LTD DURING A WORKSAFE BC CLAIM AFTER YOU HAVE BEEN ON WORKSAFE BC FOR 39 WEEKS

If you are in receipt of a WorkSafe BC disability benefit, you should still apply for Long Term Disability (LTD) benefits after 39 weeks of disability to establish eligibility for LTD benefits.

If you are approved for LTD, the benefit will be offset by your WorkSafe BC benefits; however the LTD minimum benefit of \$25/month will still be paid to you after 52 weeks of disability. At that time you will also be approved for waiver of premium for Basic Life insurance and Accidental Death and Dismemberment (AD&D) insurance in addition to the WorkSafe BC benefits. This means that your life and AD&D coverage will continue without premium needing to be paid so long as you continue to qualify for LTD.

Your medical, extended health and dental plans will also continue for you and your dependents with the usual cost sharing, because you are qualified for LTD.

You will continue to accrue credit under the Pulp & Paper Industry Pension Plan as long as you qualify for LTD. An employee returning to work from an LTD claim will return to a job your seniority, qualifications and ability to perform the work properly entitle you to.

Desjardins requires that an LTD claim be filed no later than six months after the end of the LTD elimination period (which is 52 weeks of disability). If you do not file for LTD within required timeframe you will not be able to submit a claim for benefits under LTD at a later date should WorkSafe BC cut off your benefits, and you stand to lose the ability to be covered by all of the above noted benefits.

### Renewal Rate Decrease

The Group Life and Long Term Disability benefits insured with Desjardins renewed effective July 1, 2018. Desjardins reviews the demographics and experience of the plans annually. The plan experience for both benefits has been positive. We have negotiated with Desjardins a decrease to the current Long Term Disability rate. As a result, you may have noticed that your current contribution for Long Term Disability benefits decreased effective July 1, 2018. There will be no change to the Weekly Indemnity benefit rate at this time.

### Drug Supply Limits for Maintenance Medication

Maintenance drugs are used to control and manage a variety of chronic or long-term conditions such as high cholesterol, high blood pressure, and diabetes. The Trustees would like to remind you that Pacific Blue Cross' standard supply for maintenance medication is 100 days. Please remind your physician and pharmacist to provide you with a 100 day supply when getting maintenance medication so that you do not have to visit the pharmacy frequently and incur additional dispensing fee charges.

If a longer supply is needed, Pacific Blue Cross may be able to provide an exception. For an exception, you will need to indicate the reason for a longer supply on the claim form and submit to Pacific Blue Cross for processing.

## CPAP Prior Authorization

Pacific Blue Cross will be introducing new adjudication rules for sleep apnea aids later this year. The new adjudication process will adhere to industry standards and best practice.

More information will be released from Pacific Blue Cross on CARESNet as the implementation for these rules approaches.

## CARESNet

Details about your extended health and dental plans and claims are available on Pacific Blue Cross' CARESnet site. The Trustees encourage you to sign up for CARESnet and submit all eligible claims electronically, either on your computer, or on the PBC mobile app on your phone and/or tablet for quicker reimbursement of claims. Please visit the CARESnet site at [www.pac.bluecross.ca](http://www.pac.bluecross.ca) for more information, or download the Pacific Blue Cross app on your phone and/or tablet. Signing up is easy, all you need is your policy number, certificate number and then you will create a password.

## Travelling out of Province

The Trustees would like to remind you that you should consider purchasing an individual travel insurance plan before travelling out of province. As a member of the trusteed Plan you are eligible to receive a special discount of 10%. Simply enter your health and dental policy number and the 10% discount will be automatically applied to your purchase through PBC.

If you have a pre-existing condition, you should consult your individual plan insurer to assess your coverage needs and determine what insurance restrictions apply. For example, the PBC plan includes several limitations that you should be aware of; if you have any questions or concerns, you should discuss further with Pacific Blue Cross (PBC). Please visit [www.pac.bluecross.ca](http://www.pac.bluecross.ca) for more information.

## Trustee meeting dates for 2018

October 15, 2018