

## June 2017 Bulletin from the H&W Trustees

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on June 8<sup>th</sup> and would like to update you on a number of items relating to your group benefit coverage.

### Renewal Rate Increase

The Group Life and Long Term Disability benefits insured with Desjardins will renew effective July 1, 2017 following a two year rate guarantee. Unfortunately, due to poor claims experience and the demographics of the mills, a rate increase is required, although the Plan was successful in negotiating a lower increase than initially proposed by Desjardins. As a result, your current contribution for Long Term Disability benefits will increase effective July 1, 2017. There will be no change to the Weekly Indemnity benefit rate at this time.

### 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 PPWC 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.

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.

### Whistleblower Hotline

The Trustees would like to remind you that if you believe your health or dental practitioner is not billing appropriately or potentially committing any form of fraud, you can contact PBC's whistleblower hotline and submit tips. These tips will be investigated anonymously. Examples of insurance fraud are:

- Misrepresenting items supplies on receipts
- Member returning items after reimbursement and not refunding PBC
- Submitting claims for services not rendered
- Altering receipts

To report suspected fraud you can contact PBC's whistleblower hotline by phone: 1-800-661-9675 or online at [www.pbc-ethics.com](http://www.pbc-ethics.com).

### Dental Fee Guide and Pre-Determinations

The Trustees would like to remind you that the dental benefit is reimbursed in accordance with the PBC Fee Guide and any fees charged above the amount covered through the fee guide will be an additional cost to you. Please feel free to inquire at your dentist's office if their fees follow the PBC fee guide. Furthermore, if you are having extensive or costly dental work completed, please work with your dentist to ensure a pre-determination claim form is submitted to PBC to ensure you are aware in advance, of what work PBC will cover and how much is reimbursable.

### Trustee meeting dates for 2017

October 16, 2017