



*Participating
Employers
of the Plan*

March 2015 Bulletin from the H&W Trustees

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on February 16th and would like to update you on a number of items relating to your group benefit coverage.

Benefit Coverage Termination Ages

The Trustees would like to remind you about benefit continuation under the Trust plan beyond age 65 provided you are actively working. Benefit coverage shall continue until retirement or termination of employment for Life, Accidental Death & Dismemberment (“AD&D”), Extended Health Care, and Dental. For Long Term Disability, coverage terminates 52 weeks prior to the Employee’s 65th birthday. Weekly Indemnity coverage terminates at age 65, however, if you attain age 65 while receiving weekly indemnity benefits, your benefits will cease once you have received at least 15 weeks of benefits, you are no longer disabled or you retire, whichever comes first.

Please note, in accordance with the collective agreement, employees in receipt of Long Term Disability continue to accrue credit under the Pulp & Paper Industry Pension Plan (“PIPP”) provided such employees are not in receipt of a disability pension under the PIPP. Further, employees who qualify for Long Term Disability continue to be covered for Group Life, Accidental Death & Dismemberment, Extended Health Care, and Dental benefits.

Conversion Privileges

The Trustees would like to remind you that basic life insurance, accidental death & dismemberment, extended health, and dental benefits can be converted to individual policies within 31 days of your coverage terminating under the Plan. The conversion privilege for each benefit is subject to the insurers’ standard conditions and may not be exactly the same as the coverage under the Plan. However, you do **not** need to provide medical evidence of insurability to obtain this coverage. Please see your Plan Administrator for application forms if your benefits are terminating and you are interested in this option.

Pacific Blue Cross Electronic Claims

Last year, the Trustees announced that you would be able to electronically submit certain extended health and dental claims through the Pacific Blue Cross CaresNet member portal. The Trustees wanted to remind you that for certain claims, Pacific Blue Cross may require you to submit additional information or supporting documentation before processing your eClaim. Additionally, your eClaim may be selected for receipt verification where you will be required to submit original receipts to Pacific Blue Cross before your eClaim is processed. For any claims submitted online you must keep all original receipts for 12 months following the date of your online claims submission and if requested, send any original receipts and any supporting documents for your online claim to Pacific Blue Cross.



***Participating
Employers
of the Plan***

New Claim Forms

Effective January 1, 2015 the Trustees decided to change the insurance carrier for the Accidental Death and Dismemberment (“AD&D”) benefit. The new insurance carrier is AIG Insurance Company of Canada (“AIG”). For any AD&D claims incurred on or after January 1, 2015 please use the new claim forms available from your plan administrator.

The Trustees also approved new Desjardins disability claim forms to be used.

New forms were needed to update the privacy wording and to incorporate changes to reflect Canada Revenue Agency’s taxation rule change that requires that taxes be withheld on disability benefits in cases where the employer pays all or part of the premium.

New claim forms for Weekly Indemnity and Long Term Disability are available from your Plan Administrator.

Updated trustee meeting dates for the remainder of 2015: June 23, 2015 and October 5, 2015.