

March 2017 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.

Continuous Glucose Monitors

Effective January 1, 2017, Pacific Blue Cross (PBC) added Continuous Glucose Monitors (CGMs) as a standard covered benefit to their extended health plan subject to approval by PBC for a Type 1 diabetic who meets eligibility requirements. A CGM system measures glucose levels approximately every five minutes to provide a continuous display of glucose levels and trends. Prior authorization will apply to assess eligibility and a form must be submitted by the member and the physician managing the CGM. Approvals are granted on a one year approval basis and reimbursement will be subject to a reasonable and customary limit of \$2,000 per person per year. Forms can be accessed on CaresNet.

Tax T4A Issuance

If you were disabled in 2016 and received a disability benefit, this income is reported as part of your income tax. Effective January 1, 2015 income tax is deducted from your disability payment by Desjardins (if not previously already deducted). T4A tax receipts will be mailed to you directly from Desjardins by the end of February 2017. If you have not received your tax receipt by March 15, 2017, please contact Heather Pigeau at Desjardins (1-844-892-0889).

If you received disability benefits in 2016 and did not receive a summary of your portion of the premium contributions, we would suggest you contact your payroll department as it could be tax deductible.

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.

Beneficiary Designations

The Trustees would like to remind you that it is your responsibility to keep your beneficiary designation up to date, and it is very important to do so as it relates to your basic life insurance and accidental death and dismemberment benefits. Keeping your beneficiary designation current is important because it is not automatically updated in the event of divorce, marriage, birth or death of children, or any other changes in your personal situation. Please see your Plan Administrator for the appropriate form.

Trustee meeting dates for 2017

June 8, 2017

October 16, 2017