



*Participating
Employers
of the Plan*

November 2015 Bulletin from the H&W Trustees

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

Weekly Indemnity Rate Increase

The Trustees review the weekly indemnity claims experience regularly in an attempt to quickly respond to developing trends. On an aggregate basis, the claims activity level under the weekly indemnity benefit has deteriorated over the course of 2015 resulting in the overall contribution being less than required to cover claims and expenses.

As a result, effective **December 1, 2015** the common weekly indemnity rate will increase by 7%. This will affect both the employee and employer portion of the rate. The employee portion of the rate will increase from \$0.42 to \$0.45 per \$10 of benefit.

Financial Position of the Plan

PricewaterhouseCoopers has completed their audit of the PPWC - Employer Trusteed Health and Welfare Plan's 2014 financial statements. The Plan continues to be fully funded and the statements will be shared with the local unions and participating employers when finalized.

Tax T4A Issuance

If you were disabled in 2015 and received a disability benefit, this income is reported as part of your income tax and 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 2016. If you do not receive your tax receipt by March 15, 2016, please contact Heather Pigeau at Desjardins (1-844-892-0889).

If you received disability benefits in 2015 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.

Extended Health and Dental Benefit Coverage for Dependents Attending School

If your dependent child is attending university/school full time, they are eligible to be enrolled in the extended health and dental plan. If they are not currently enrolled please fill out and return the student recertification form to Pacific Blue Cross and/or your mill administrator. You can obtain forms through your mill administrator. Pacific Blue Cross will register your child as a student on the Plan for another year if he/she meets the Plan's requirements.



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Extended Health Lifetime Maximum

The Trustees would like to remind you that the extended health plan has a lifetime maximum of \$300,000 per person per lifetime (\$100,000 per person per lifetime for employees of Nanaimo Forest Products) for in-province extended health care claims (claims for out-of-province travel plan will not be applied to this plan maximum). Once the maximum has been reached no further benefits are payable under the extended health plan, but reinstatement and entitlement to benefits will be considered only when Pacific Blue Cross is provided with satisfactory evidence of complete recovery and return to good health from a specific illness or injury. On this basis, we will reinstate the amount of benefits paid for that specific illness or injury, up to the original lifetime maximum of \$300,000 (\$100,000 for Nanaimo Forest Products).

If you have reached your maximum you are eligible to apply for individual coverage under the Carrier's standard conversion provision provided that you have been covered under the Plan for these benefits for at least six months. Application for coverage must be made within 60 days of the group coverage terminating.

Additional information on conversion options can be found here <http://www.pac.bluecross.ca/group/group-conversion.aspx>

Health and Welfare Plan Training Session

The Trustees will be holding a training session for Plan Administrators and union and management representatives from the Joint Health and Welfare Committees to ensure that the Health and Welfare Plan is operating effectively. The dates of the Training session are February 23 and 24, 2016.

Trustee Meeting Dates 2016

The Trustees established their 2016 meeting dates as follows:

February 22, 2016

June 13, 2016

October 17, 2016

The next Trustee meeting will take place on February 22, 2016.