

Victoria Mechanical Industry Health & Welfare Plan

IMPORTANT NOTICE OF CHANGE TO BENEFITS

The Victoria Mechanical Industry Health and Welfare Board of Trustees held a meeting on September 19, 2017. The following motions were passed with changes effective on the dates below.

Effective October 1, 2017

Coverage for weekly indemnity and long term disability benefits will no longer be provided under self-payment of benefits. The self-pay rates will remain unchanged.

Effective January 1, 2018

The maximum length of time a non-retired member may self-pay his or her benefits is six (6) consecutive months following exhaustion of their hour bank.

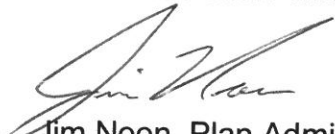
Effective January 1, 2018

Life Insurance coverage for all eligible non-retired Members will be \$80,000 regardless of their age. Life Insurance coverage will terminate on the earlier of retirement or age 65.

Effective January 1, 2018

Reimbursement of prescription drugs will be based upon the cost of the lowest priced generic equivalent drug available. The Plan will continue to cover name brand drugs that are dispensed, but only up to the cost of the generic equivalent drug. In the event that there is a medical reason why a patient must be dispensed the name brand drug instead of the generic equivalent drug, the patient's prescribing physician must complete the Name Brand Prescription Drug Exception Application Form (obtained from the Administrator or D.A. Townley) and provide the relevant medical reason why the generic equivalent drug cannot be dispensed.

Please see other side for important coverage reminders



Jim Noon, Plan Administrator
Victoria Mechanical Industry
Health & Welfare Plan

VICTORIA MECHANICAL INDUSTRY HEALTH AND WELFARE PLAN

IMPORTANT REMINDERS

Dental Plan

Please remember that reimbursement or coverage of services eligible is based on the **Dental Association Fee Guide** in the Province of treatment.

Dentists, Denturists, and Dental Surgeons often charge **over** the Dental Association Fee Guide amount. If this occurs, **you** will be responsible for paying the difference between the two values.

We recommend discussing with your practitioner the costs related to any procedure prior to commencement. In order to know exactly what the final cost will be please request that your practitioner submit a costing to D.A. Townley. This will breakdown for you exactly how much the procedure is, what amount the plan will cover, and the amount **you** will be responsible to pay.

Msp Reimbursement

Don't forget to submit your msp billing notice to the union office for 80% reimbursement. Maximum reimbursement is 12 months. Submission for the months April – September is mid-October and months October – March should be submitted in mid-April.

Extended Health Claims to D.A. Townley

All eligible expenses for 2017 have a deadline for submission for reimbursement of **June 30, 2018**. D.A. Townley Claim forms are available on our website, www.ualocal324.com or at the union office.

Employee Assistance Program (EAP)

The EAP program provides (short term) professional assistance for a wide range of issues; Personal and work related stress, couple and marital relationships, childcare and parenting, depression and anxiety, alcohol and drug misuse, family matters, bereavement, legal issues, crisis counselling; other concerns. These services are provided by Shepell at **no** cost to you or your family. Access your EAP program by phone, web. **Toll Free 1-800-361-5676 / www.workhealthlife.com**