



Employee Bulletin from the H&W Trustees November 2020

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on October 22nd and would like to update you on a number of items relating to your group benefit coverage.

COVID UPDATES

Reinstate Weekly Indemnity Waiting Period

In March 2020, Desjardins introduced a temporary relief measure to quickly address the unexpected impact of the COVID-19 pandemic on members which was to waive the usual contractual waiting period so weekly indemnity benefits could begin on the first day of leave in cases of a COVID-19 diagnosis.

Since that time, the Government of Canada has announced new income support measures to support Canadians through the COVID-19 pandemic such as the Canada Recovery Benefit, the Canada Recovery Sickness Benefit and the Canada Recovery Caregiving Benefit that ease eligibility rules for employment insurance and create financial aid programs.

Given the financial aid available, as of October 19, 2020, Desjardins ended the temporary relief measure they put in place previously such that if a member now tests positive for COVID-19 and they are unable to go to work or work from home, they are eligible for weekly indemnity benefits **once the waiting period in the Plan Text is satisfied**. Members can now seek out coverage through government sponsored benefits referenced above during the weekly indemnity waiting period.



GENERAL UPDATES

New Weekly Indemnity Rates Effective December 1, 2020

The Trustees review the weekly indemnity claims experience regularly in an attempt to quickly respond to developing trends. Following their review of the claims experience in the second and third quarters of 2020 and noting how the experience has deteriorated, it was determined that effective December 1, 2020 the overall weekly indemnity monthly rate will increase by 16.7% from \$1.50 to \$1.75 per \$10 of benefit. The employee portion of the rate will continue to remain the same at 30% of the overall WI monthly rate of \$1.75, which is \$0.525 per \$10 of benefit. Please note that your WI contribution will increase effective December 1, 2020.

Long Term Disability (LTD) Claim Submission While on WorkSafeBC

The Trustees would like to remind you of the importance of submitting a long term disability claim even where approved for WorkSafeBC. Applying for both WorkSafeBC and LTD benefits can ensure members receive their eligible LTD benefits amount when WorkSafeBC is lower than their eligible LTD benefits amount or when a member no longer qualifies for WorkSafeBC. If a member is approved for LTD benefits, and the amount they would receive is higher than what they receive in WorkSafeBC benefits, they may be eligible to receive the difference. Furthermore, your coverage under the Medical Services Plan, extended health, dental, basic life and AD&D insurance will continue in accordance with the conditions of those plans. Most importantly, if you fail to apply for LTD benefits within the contractual claims submission period, you put yourself at risk of losing LTD benefits and LTD insurance coverage.

Trustee meeting dates for 2021

February 25, 2021, June 14, 2021 and October 19, 2021



Pacific Blue Cross E-Claiming

Pacific Blue Cross (PBC) e-claiming offers a fast and easy way to submit your claims by signing in with your Pacific Blue Cross policy and your ID number through:

- **Your Member Profile:** <https://service.pac.bluecross.ca/member/login/>
You can see more information about online claiming in the link below:
<https://www.pac.bluecross.ca/advicecentre/story/howto-claimonline>
- **PBC Mobile App:** <https://www.pac.bluecross.ca/mobile>
You can snap a photo of your receipt and submit your claim via the App

If your claim has been approved, payment will usually be deposited into your bank account within 48 hours. So, there is no longer a need for paper claim form submissions and waiting for a cheque in the mail.

New tools on the Pacific Blue Cross Mobile App

Pacific Blue Cross has added the following tools to their mobile app that we would like you to be aware of:

- **Medimap** is a convenient resource that uses your location to connect you to walk-in clinics in your area. It can provide current wait times as well as the ability to remote check-in to some clinics so you can reserve your place in line before you arrive. This means no more calling or visiting multiple clinics trying to find a spot, and less time spent in the waiting room.
- **PocketPills** allows you to chat with an online pharmacist directly through your Pacific Blue Cross Mobile App.
- **Babylon by TELUS Health** allows you to consult with a doctor online.

If you haven't used PBC digital tools in the past, here's what they also have to offer:


- Find an Insta-Claim health provider to process your claims on the spot
- Check your coverage balances
- Buy personal health insurance
- Buy travel insurance fast (remember, members get 10% off)
- Health and wellbeing tips and tools
- Sign in using fingerprint touch ID
- Never forget your card again – your digital member card is always with you

Prevention on Mental Health and Wellbeing

The Trustees noted that mental health disability claims continue to be on the rise. The value of preventative mental health support and programming especially during COVID-19 is greater than ever. The Trustees would like to remind you that there are various mental health resources available such as:

- **Health is Cool 360° from Desjardins** Health is Cool 360°
Health is Cool 360° platform includes the following services we encourage you to tap into:
 - Health Evaluation tool: find out how healthy you are, where you might be at risk and how to improve your health and sense of well-being. It takes less than 30 minutes to complete.
 - Health PACT program: a personal assistance service will help you manage your health condition. A Health PACT coach will help you identify possible solutions and support you in your efforts improve your health so you don't have take time off work. And the types of problem for which you can get support includes everything from stress and anxiety to pre-diabetes

You can access the platform as noted below:

- Go to the secure site for plan members desjardinslifeinsurance.com/planmember, and then select *Access our online services*, then click on the *Tools and resources* menu and then on the *Health is Cool 360°* link, or
- Go to the Claim 360° app, then click on *Tools and resources* and then on *Health is Cool 360°*
- **Internet-based Cognitive Behavioral Therapy (iCBT)**
<https://www.pac.bluecross.ca/adminresource/online-cognitive-behavioural-therapy/>
Your PBC health plan will allow reimbursement for coverage for iCBT programs offered by three companies - AbilitiCBT, ALAViDA and Beacon – where psychology benefits are covered. Therapist guided online CBT helps members suffering from mild to moderate depression, anxiety, PTSD, sleep disorders and/or chronic pain, is practical, short-term goal oriented and structured. –Check out the link provided to learn more about iCBT, how it works and the three vendors who iCBT programing is eligible under your PBC health plan up to the psychology benefit maximum.
- **Mental Health Resources** <https://www.pac.bluecross.ca/mentalhealth>
This is a comprehensive resources page that PBC has put together of mental health support that includes both free resources (such as HeretoHelp BC, First Nations Health Authority and other help hotlines). Such resources are noted with a “GO” tile to easily access. Where a “Sign in” is required, fees may apply.
- **Employee & Family Assistant Program (EFAP)**
EFAP can provide you with access to tools and resources to support you with personal and/or work related problems impacting your health and wellbeing. Your mill may already offer an EFAP so please check with HR for details on how to access.
- **Stronger Minds by BEACON**  <https://www.mindbeacon.com/>
It is a free digital program for all Canadians available at no charge to support your mental wellbeing through COVID-19. It includes easy to digest resources from a team of psychologists