

June 2021 Bulletin from the H&W Trustees

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on June 14th and would like to update you on a number of items relating to your group benefit coverage.

Purchasing Travel Insurance when Travelling

With travel restrictions beginning to ease in BC and potentially elsewhere across Canada this summer and as members consider more travel, we would suggest checking Canada's travel advisory before travelling anywhere at this time <https://travel.gc.ca/travelling/advisories>. As well, in the event of out of province travel, the Trustees would like to remind you that you should consider purchasing an individual travel insurance plan before travelling out of province. As a member of the trusteed Plan you are eligible to receive a special discount of 10% through Pacific Blue Cross (PBC); simply enter your health and dental policy number when completing the application and the 10% discount will be automatically applied to your purchase through PBC.

If you have a pre-existing condition, you should consult your individual plan insurer to assess your coverage needs and determine what insurance restrictions apply, including as it relates to COVID-19. For example, the PBC plan includes several limitations that you should be aware of; if you have any questions or concerns, you should discuss further with Pacific Blue Cross (PBC). Please visit www.pac.bluecross.ca for more information.

New Long Term Disability Rate Effective July 1, 2021

The life, long term disability and weekly indemnity renewals with Desjardins for the PPWC – Employer Trusteed Health and Welfare Plan have been completed. The life and weekly indemnity rates will remain unchanged. The long term disability rate will however increase by 5.9% effective July 1, 2021. The employee portion of the rate, which represents 30% of the LTD rate, will also increase by 5.9%.

Pacific Blue Cross E-Claiming

A reminder that PBC's e-claiming offers a fast and easy way to submit your claims by signing in with your PBC 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 to arrive in the mail.

Drug Supply Limits for Maintenance Medication

Maintenance drugs are used to control and manage a variety of chronic or long-term conditions such as high cholesterol, high blood pressure, and diabetes. The Trustees would like to remind you that PBC's standard supply for maintenance medication is 100 days, so that you do not have to visit the pharmacy frequently and incur additional dispensing fee charges. Please explain to your physician that your extended health plan allows a 100 day supply for maintenance medications, and to please adjust your prescription to the 100 day supply.

Member Surveys

The Trustees would like to remind you of the two surveys available for you to share your feedback:

- Health and Welfare Plan Survey available [online](#) and in [PDF](#) on the PPWC National website: <https://www.ppwc.ca/benefit-plans/> to share your general feedback regarding the Plan.
- Disabled Member Survey to be completed once you return from a weekly indemnity or long term disability claim. These surveys can be obtained from your Plan Administrator.

Feedback from these surveys will help the Trustees understand any issues or concerns with the Plan, and the disability process from the member's perspective in an effort to continually improve the process.

Trustee meeting dates for 2021

October 19, 2021