

Employee Bulletin from the H&W Trustees March 2021

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on February 25th and would like to update you on a number of items relating to your group benefit coverage.

Pacific Blue Cross – Health Connected Site

Health Connected is an engaging and interactive digital wellness website containing health and wellness programs. It is available free of charge to Pacific Blue Cross members and their spouses. Through Health Connected, Pacific Blue Cross Members have access to:

- Health assessments that shed light on health risks, and provide health skills to show you where you are and what you need to focus on
- Challenges to make it easy to increase health skills and reduce health risks in a fun and competitive way
- Personalized digital health coaching plans that help turn small changes into healthy habits
- Rewards that allow you to earn badges, medals and points throughout your wellness journey

To visit Health Connected and build your health profile, you can go to your Member Profile to get started.

1. Sign into Member Profile using your policy number, ID, and password. If this is your first time, click "I want to Register for Access to my Member Profile" and follow the instructions
2. Once signed-in, click on the “Digital Wellness Tools” button that can be found on the left hand side
3. Welcome to Health Connected!
4. Members can grant their spouse access to Member Profile under *Account Settings*. Spouses can then access *Health Connected* through their spousal Member Profile account

For more information, please check out the overview here:

<https://www.pac.bluecross.ca/advicecentre/story/helping-you-live-better>

How the additions to the BC PharmaCare Biosimilar Initiative may affect extended health lifetime maximum and out-of-pocket maximum

You may recall that as of November 2019, coverage for certain originator biologic drugs are only available through BC PharmaCare on an exception basis. PBC has been aligning the group drug policy to BC PharmaCare and supporting their Biosimilar Initiative since its inception. PBC requires those that are on selected biologics to transition to the biosimilar. Exceptions will be permitted only if the member cannot tolerate the biosimilar as determined by BC PharmaCare.

The cost of the biosimilar drugs in PharmaCare’s Biosimilar Initiative are eligible for reimbursement under BC PharmaCare; whatever is not payable under BC PharmaCare may be eligible under the group benefit plan. Given the cost of biosimilar drug is lower compared to the cost of the originator biologic, the transition to the biosimilar will mean that the accumulation towards your PBC EHC lifetime maximum will be less.

If you choose to remain on the biologic drug instead of transitioning to the biosimilar, the BC PharmaCare program and the PBC group EHC plan will no longer reimburse any portion of these drug costs unless under an exception basis as determined by BC Pharmacare.

Tax T4A Issuance

If you were disabled in 2020 and received a disability benefit, this income needs to be reported on your taxes. T4A tax receipts will be mailed to you directly by Desjardins Financial. If you do not receive your tax receipts, please contact Desjardins at 604-718-4410 or 1-800-667-6267.

Life Insurance Conversion Privileges

The Plan provides group life insurance benefits to its members. If you leave the Plan and you are age 65 or under you may be eligible to purchase an individual life insurance policy from Desjardins Financial without having to provide evidence of good health or undergo a medical exam, provided you do so within 31 days of the date your group life insurance benefit is terminating. Conversion applications can be obtained through your Mill Administrator.

Trustee meeting dates for 2021

June 14, 2021

October 19, 2021