

# UA Local 244 Employee Life and Health Trust

## October 7, 2024



### **Important Notice: Merger of UA Local 244 Employee Life and Health Trust and UA Local 56 Employee Life and Health Trust (ELHT) – Effective November 1, 2024**

Following the recent merger of the UA Locals 244 and 56 (the Local Unions), the Boards of Trustees have met on the proposed terms of the merger between UA Local 244 Employee Life and Health Trust Fund with UA Local 56 Employee Life and Health Trust Fund. **The terms of the merger have been agreed by both Boards and the merger is proceeding.** This merger will see the former members of UA Local 244 join the UA Local 56 ELHT. Detailed plans for the merger are well under way and you can expect to receive a new booklet in the mail with plan details and a new Member ID/drug card. We want to take this opportunity to update you on some important information related to the merger and some changes you will see as you transition to the UA Local 56 ELHT benefit plan.

**This communication is limited to the ELHT plan; separate communication to follow regarding the Pension Trust.**

#### MERGER EFFECTIVE DATE

- The effective date for the merger is November 1, 2024.
- As of November 1, 2024, members participating in the UA Local 244 ELHT will transfer to the UA Local 56 plan, including the member eligibility terms and plan design.
- Prior to November 1, 2024, former members of UA Local 244 will continue to participate in the UA 244 plan.
- Plan Administration and your Hour Bank continue to be managed by BPA. **Your Hour Bank balances will be transferred with your benefits on November 1, 2024!**



#### **Claims Payment Services**

##### **(Extended Health, Drugs, Vision, Dental)**

- ✓ Effective November 1, 2024, Medavie Blue Cross will handle all Health, Drug, Vision, and Dental Care claims, for expenses incurred on or after November 1, 2024.
- ✓ Any claims incurred on or before October 31, 2024, will continue to be sent to and paid by BPA.

**IMPORTANT:** All claims incurred on or before October 31, 2024, **must** be received by BPA no later than January 31, 2025. Claims received after this date will not be accepted.

#### **Providers as of November 1, 2024**

<b>Provider</b>	<b>Service/Benefit</b>
<b>Benefit Plan Administrators</b> (BPA)	✓ Plan Administration (No change)
<b>Medavie Blue Cross</b> (Insurance and Claims Payment Services)	<ul style="list-style-type: none"> <li>✓ Basic (Member) Life Insurance</li> <li>✓ Dependent Life Insurance</li> <li>✓ Retiree Life Insurance</li> <li>✓ Short Term Disability</li> <li>✓ Long Term Disability (NEW)</li> <li>✓ Extended Health, Drugs, Vision</li> <li>✓ Dental</li> <li>✓ Out of Country Travel</li> <li>✓ Health Spending Account (NEW)</li> </ul>
<b>AIG Insurance</b>	✓ Accidental Death and Dismemberment (AD&D) Critical Illness
<b>MembersHealth (NEW)</b>	<ul style="list-style-type: none"> <li>✓ 24/7 Access to Doctors</li> <li>✓ Referrals for Specialists, Diagnostics and more</li> </ul>

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### Life and Disability



- Any life insurance claims incurred up to and including October 31, 2024, will remain the responsibility of Manulife (the current insurance carrier for the Local 244 Plan).
- Short Term Disability claims for disabilities which occur on or before October 31, 2024, will be paid by BPA. Any claims should be submitted to BPA as soon as possible, but no later than January 31, 2025.

**NOTE – New Benefit:** Active members (drawing from their hour bank) will gain Long Term Disability (LTD) coverage under the UA Local 56 plan as of November 1, 2024, for disabilities which occur on or after November 1, 2024. Any disabilities which occur prior to the November 1<sup>st</sup> effective date will NOT be eligible for LTD coverage.

### NEW Direct Pay Drug / ID Cards

Former members of UA Local 244 who are joining the UA Local 56 plan will have access to new claims submission options as of November 1, 2024. Cards will be distributed by mail in late October 2024, directly to your home address on file with BPA.

Effective November 1, 2024, your pharmacy, dental and vision care providers, as well as paramedical practitioners (e.g., physiotherapy, chiropractic) will have the ability to direct bill Medavie Blue Cross where direct payment is available.



**It is important to note that drug coverage under the UA Local 56 Plan is available only through Lawtons, Sobeys or affiliated pharmacies.**



### Claims Submission Options – Medavie Blue Cross – Effective November 1, 2024

Present your new Member ID/Drug Card to your providers who offer direct billing to Medavie Blue Cross, i.e., your pharmacy, dental office, vision care provider, massage therapist, physiotherapist, etc.

- ✓ Medavie's Mobile App (download from the App Store and Google Play) or through the plan member website at <https://www.members.medaviebc.ca/>
- ✓ Submit by mail. Claims forms are available from MBC on their website or by calling 1-800-667-4511.

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### Coverage and Benefit Maximums

Former UA Local 244 members merging into the UA Local 56 plan will see changes as a result of the merger. Following is a summary only of just a few of those changes. Member booklets detailing all benefit level coverages will be distributed in late October 2024. Refer to your benefit booklet when you receive it for complete details.



<u>Active Members and Self-Pay Members Under 65</u>	<u>Current UA Local 244 Coverage</u>	<u>Coverage Effective November 1, 2024</u>
<b><u>Basic (Member) Life Insurance</u></b>	\$50,000 (active, self-pay) <ul style="list-style-type: none"> <li>Termination: Age 65 or Retirement</li> </ul>	\$70,000 (50% reduction at age 65) <ul style="list-style-type: none"> <li>Termination Age 70 (active only)</li> <li>Termination Age 65 (self-pay and retiree &lt;65)</li> </ul>
<b><u>Basic Accidental Death &amp; Dismemberment</u></b>	\$50,000 (active, self-pay)	\$100,000 (active, self-pay and retiree <65)
<b><u>Long Term Disability (NEW)</u></b>	Not a Benefit	\$1,500/month (Active members only)
<b><u>Permanent &amp; Total Disability</u></b>	\$100,000	Not a Benefit
<b><u>Health Spending Account (NEW)</u></b>	Not a Benefit	\$600 per year
<b><u>Dental</u></b>	Coinsurance: Basic / Preventive: 100% Major: 80% (active, self-pay)	Basic / Preventive: 90% Major: 50% (active, self-pay, retiree <65)
	Benefit Maximum: \$750 (first year of coverage) \$1,000 (second year of coverage) \$1,500 per year (each year thereafter)	\$1,500 per year
	Fee Guide: Current fee guide less one year	Current Fee Guide

<u>Retiree</u>	<u>Current UA Local 244 Coverage</u>	<u>Coverage Effective November 1, 2024</u>
Basic Life Insurance	\$20,000 (Retirees)	\$10,000 (Retiree Age 65 and over) *Any retiree in good standing as of October 31, 2024, will keep Basic Life Insurance at \$20,000.
Critical Illness	\$10,000 (to age 70)	Not a Benefit

Note: this communication is intended for general information purposes only. In the event of a discrepancy between this document and the plan contracts, the plan contracts will prevail.

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### Member Booklets

Member booklets will be available in late October 2024 and will be distributed by mail to members transitioning to the UA 56 plan. Booklets will also be available online through Medavie's Member Services Site.



### NEW – HEALTH SPENDING ACCOUNT (HSA)

As of January 1, 2025, you will have access to a \$600/calendar year Health Spending Account. More details to follow in your new booklet on how you can use your Health Spending Account.

## MEMBER ELIGIBILITY

Effective November 1, 2024, members merging into the UA Local 56 plan will follow the eligibility requirements of the UA Local 56 plan as referenced below. Self-pay members under 65 and retiree members 65+ will see their self-pay provisions change effective November 1, 2025, as outlined below.

Eligibility	UA Local 244 ELHT	UA Local 56 ELHT
<b>Hour/Dollar Bank</b>		
<b>Initial Effective Date of Member Coverage</b>	First day of the second month following accumulation of <b>360</b> hours in the Hour Bank.	First day of the second month following accumulation of <b>300</b> hours in the Hour Bank.
<b>Monthly Hours Deduction</b>	120 Hours	100 Hours
<b>Maximum Hour/Dollar Bank</b>	12 Months (1440 Hours)	12 Months (1200 Hours)
<b>Self-pay Provisions (change effective November 1, 2025)</b>		
<b>Maximum Self-pay period</b>	To age 65	To age 65
<b>Self-pay contribution rate</b>	\$40 per month (first 36 months), then \$45 per month to age 65.	\$170 per month <i>(UA Local 244 Members will receive a 12-month grace period at the current self-pay rates, until October 31, 2025)</i>
<b>Disabled Members</b>	To age 65	To age 65
<b>Retiree Self-pay Provisions (change effective November 1, 2025)</b>		
<b>Retirees</b>	You must remain a member in good standing with the Union to be eligible for the Retiree Plan.	65+ Retiree plan offered to members with 20+ years of Union service.
<b>Self-Pay Rate</b>	\$50.00 per month	\$72.17 per month (no drugs) (subject to change)

**Watch for new Booklets and Drug Cards in the coming weeks!**