



# Millwrights Local 2736

## Health Benefits and Pension Plans

### Member Newsletter

WINTER 2021

#### Health benefits questions?

Access your PBC Member Profile on the website [www.pac.bluecross.ca](http://www.pac.bluecross.ca) or mobile app for details on what is covered, your claims history, your HSA balance, and more!

Phone the Pacific Blue Cross Call Centre at [604-419-2000](tel:604-419-2000) or toll free [1-877-722-2583](tel:1-877-722-2583) for details on what is covered.

#### Hourbank questions?

Phone  
[604-419-2478](tel:604-419-2478)

Email  
[admn@pac.bluecross.ca](mailto:admn@pac.bluecross.ca)

Mailing Address  
PO Box 24715, Stn F  
Vancouver, BC V5N 5T8

Go to the Plan Office website [miw.planoffice.ca](http://miw.planoffice.ca) for an outline of your coverage and access to downloadable resources.

#### Pension questions?

Phone  
[604-299-7482](tel:604-299-7482)  
[1-800-663-1356](tel:1-800-663-1356) (toll free)

Email  
[pensions2@datownley.com](mailto:pensions2@datownley.com)

Mailing Address  
D.A. Townley  
4250 Canada Way  
Burnaby, BC, V5G 4W6

## HEALTH BENEFITS PLAN

### Health Spending Account Allocation for 2022

A Health Spending Account (HSA) was added to the Plan effective in 2019. The Trustees are pleased to announce **an additional \$500 will be awarded on January 1, 2022.**

Your HSA can be used for unpaid balances or expenses not otherwise covered under the Millwrights Plan, the Provincial Medical Services Plan, or your spouse's group benefits plan (if applicable). You can claim **any item or service allowed under the Income Tax Act of Canada as a medical expense.** For a more complete list of eligible expenses, please see the posting on the Union website or contact Canada Revenue Agency (1-800-959-8281 or [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)).

The Trustees encourage all members to take full advantage of the HSA benefit. For those that haven't already, there is still opportunity to use the \$500 from prior years in addition to the new \$500 for 2022.

Read on for more information on how to access the funds in your HSA.

### Using HSA Allocation from 2020 and 2021

**If you haven't used your full \$500 HSA from 2020, you are at risk of losing it!**

You can still use your 2020 HSA funds to pay for 2021 expenses but cannot carry them forward for 2022 expenses.

**Submit your 2021 HSA expenses by March 30, 2022**

If you don't use your full 2021 \$500 HSA entitlement by the end of this year, any unused balance will be carried forward into 2022.

You must use your 2021 entitlement by end of 2022, or you will lose it!

### Increase to the Self-Pay Rate

Members who are self-paying on the Active Plan are currently being charged 45% of the actual cost of benefits. It is the Trustees' intent to have self-pay members pay 50% of the actual costs. As such, the Active Plan self-pay rate will be increasing to reach this target. Effective January 1, 2022, the rate will increase from \$1.40 to \$1.54 per hour.

# PocketPills Online Pharmacy

## WHAT IS POCKETPILLS?

PocketPills is a full-service online pharmacy that allows you to conveniently order online, refill, or consult with an online pharmacist. From the smallest towns to the biggest cities, PocketPills is accessible to everyone.

## WHAT'S DIFFERENT WITH POCKETPILLS?

- Free delivery anywhere in BC
- Live chat with your pharmacist
- Easy refills from App, website, or phone
- Easy management of your medication

## HOW DOES POCKETPILLS WORK?

- Sign up on the website [www.pocketpill.com](http://www.pocketpill.com) or download the app
- Ask your medical clinic to fax the prescription or give PocketPills the details of your current pharmacy so they can get your prescription transferred.
- Receive a phone call from your pharmacist at your convenience.
- Get free delivery of your prescription to your home or work.

## How Do I Submit Claims Under My HSA?

**ONLINE** - The easiest way to use your HSA funds is to submit your claim online through your *PBC Member Profile* (on the PBC mobile app or at [www.pac.bluecross.ca](http://www.pac.bluecross.ca)) On the "Claims Details" screen, you will see a box asking if you want to "Use HSA" – select "Yes" from this box to apply your HSA to any balance that is not covered by your regular plan.

Claim Details

Need help reading your receipt?

Claimant  \*

Benefit  \*

Type of expense  \*

Date of purchase/service  \*

Total amount of expense  ? \*

Amount paid by public or provincial plan  ?

Amount paid by Pacific Blue Cross/Other insurance plan  ?

Nature of illness/injury  \*

Use HSA ?  ? \*

I have coverage with Pacific Blue Cross AND with another insurance company. Which insurance company should I submit my claim to first?

**MAIL OR DROP BOX** - If you are submitting your claim using a Pacific Blue Cross Standard Health Claim Form, look for the question "If applicable, apply any unpaid balance(s) to your HSA?" and check off the "Yes" box.

**PART 4 — HEALTH SPENDING ACCOUNT (HSA): Complete only if you have an HSA, see page 2 for more information**

If applicable, apply any unpaid balance(s) to your HSA?  Yes  No

Submit the claim form along with official receipts by mail or at the drop box located at the Pacific Blue Cross building in Burnaby.

## PENSION PLAN

### Your Pension Plan Administrator

The Trustees have hired D.A Townley (a division of Pacific Blue Cross) to administer the Pension Plan. D.A. Townley receives monthly contributions from participating employers, maintains member records, and calculates benefit entitlement related to terminations and retirements. Contact D.A Townley if you have any pension questions:

Email: [pensions2@datownley.com](mailto:pensions2@datownley.com)  
Phone: 604-299-7482  
Toll-free: 1-800-663-1356

### Annual Statements

D.A. Townley will be mailing the first annual statements for the Target Benefit Plan in mid-December. Your statement will give you information regarding your benefits accumulated to June 30, 2021. By reviewing this annual statement, you can verify that the proper contributions have been made by your employer(s) and confirm the accuracy of information the Administrator has on file for you.

If you elected not to convert your defined contribution benefits, then you will also receive a separate statement from Canada Life.