



Millwrights Local 2736 Health Benefits Plan Member Newsletter

SUMMER 2019

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Questions about your Benefits?

There are many ways to get answers to your questions:

Access your PBC Member Profile on the website www.pac.bluecross.ca or mobile app for details on what is covered, your claims history, your HSA balance, other benefit balances, and more!

Phone the Pacific Blue Cross Call Centre at **604-419-2000** or toll free **1-877-722-2583** for details on what is covered or other specific questions.

Go to the Plan Office website miw.planoffice.ca

for an outline of your coverage and access to downloadable resources.

Health Spending Account - A new benefit for you!

The Trustees of the Millwrights Local 2736 Health Benefits Plan (the Plan) are proud to offer a first-class benefit program and want to ensure you are utilizing the benefits available to you. Earlier this year the Trustees announced the addition of a Health Spending Account to the Plan. The focus of this newsletter is to provide more information on this new benefit.

All members who were actively enrolled in the Plan as of January 1, 2019 received a one-time \$500 Health Spending Account allowance per family. Members who enroll part way through the year will be entitled to the full benefit or a portion thereof.

This \$500 allowance will be administered by Pacific Blue Cross (in accordance with Canada Revenue Agency guidelines) to allow coordination with your existing Extended Health Care and Dental benefits.

The Trustees encourage all members to take full advantage of this new benefit. Please read more about what a Health Spending Account is and how to use it!

What is a Health Spending Account?

Your Health Spending Account (HSA) complements your regular group benefit plan by providing you with additional choice for managing your health-related expenses.

Essentially your HSA works like a bank account. *\$500.00 has been allocated to your account!* You can draw upon this to reimburse yourself for health related expenses incurred by you, your spouse or eligible dependents.

What can be claimed under my HSA?

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. Some examples include:

- glasses, contact lenses, and laser eye surgery
- prescription drug expenses not covered under the Extended Health Care plan (e.g. fertility drugs)
- professional medical practitioner services (optometrist, chiropractor, physiotherapist, massage therapist, psychologist)
- all dental services, including implants
- any balances not reimbursed under your Dental or Extended Health Care plans, such as deductibles and coinsurance, or claims exceeding specific plan maximums

For a more complete list of eligible expenses, please refer to the posting on the Union website. You may also contact the Canada Revenue Agency at 1-800-959-8281 or visit their website www.cra-arc.gc.ca.

Be a Smart Consumer - Save Money!

Members can save on prescriptions by shopping within the Pacific Blue Cross Preferred Pharmacy Network:

- Costco
- London Drugs
- Pharmacy at Safeway
- Save on Foods
- Thrifty Foods
- Sobeys Pharmacy
- BioScript Pharmacy
- Freschco. Pharmacy
- Lawtons Drugs
- Pocket Pills

The Pacific Blue Cross Preferred Pharmacy Network (PPN) includes British Columbia's most trusted pharmacy retailers. Prices on prescription drugs can vary by pharmacy. The PPN partners guarantee that you'll pay among the lowest retail prices for prescriptions. Show your Pacific Blue Cross ID card at any PPN location in BC to take advantage of these savings and other benefits.

Plan Office Contact Information

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How do I submit claims under my HSA?

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) 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 Extended Health Care or Dental Plan. It's just that easy!

If you are submitting your claim on paper 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.

Submit your 2019 expenses by March 30, 2020. If you don't use your full \$500 HSA entitlement in 2019, you can carry forward any unused balance into 2020. However, you must use it by end of 2020, or you will lose it!

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?

Get your claims paid FASTER!

Online claiming is the fastest and easiest way to make a claim. And with online claiming, you can easily use your HSA to cover any unpaid balance. You can instantly see if your claim has been approved, and payment is deposited into your bank account within two business days.

Start claiming online by accessing your *PBC Member Profile* on the website (www.pac.bluecross.ca) or by downloading the free mobile app from the App Store or Google Play.

Pay direct drugs save you time and money. Simply present your ID card (as shown below) to your pharmacist, and your drug claim will be submitted directly to Pacific Blue Cross on your behalf. Your drug claim will be immediately processed so your pharmacist will instantly know the amount eligible for reimbursement. You will only pay the difference not covered by the Plan.

