



Millwrights Local 2736 Health Benefits and Pension Plans Member Newsletter

WINTER 2022

Extended Health or Dental benefits 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, 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.

Hourbank or pension questions?

Phone
604-299-7482
1-800-663-1356 (toll free)

Email for Hourbank
mw2736admin@datownley.com

Email for Pension
pensions2@datownley.com

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

Or go to the NEW Plan Office website at mw2736benefits.com for an outline of your health and pension benefits and access to downloadable resources.

NEW PLAN OFFICE WEBSITE

The Trustees are pleased to announce the launch of our new Plan Office website where you will find information regarding your coverage and access to downloadable resources for both the Health Benefits Plan and Pension Plan. Please visit the new website which is accessible via our union website or directly at mw2736benefits.com.

HEALTH BENEFITS PLAN

Change in Contact Information

Please note the updated contact information for our Health Benefits Plan Administrator. While we still have the same team of people handling our administration, their contact information has been updated to reflect D.A. Townley branding. (D.A. Townley is a wholly owned subsidiary of Pacific Blue Cross.) Members with questions about their hourbank can call D.A. Townley at 604-299-7482 or email mw2736admin@datownley.com.

Plan Improvements effective January 1, 2023

The Trustees review all aspects of the Plan on a regular basis to ensure an appropriate balance between the competitiveness and the long term sustainability of the benefits being provided. The Plan remains in a favourable financial position as a result of responsible management, stability within the industry, and the hard work of Millwrights Local 2736 members. The Trustees are pleased to announce the following Plan improvements effective January 1, 2023:

- The Extended Health Care (EHC) annual deductible will be removed.
- Coverage for Audiologist/Hearing Protection will be added for up to \$200 every 2 years. This benefit can be used for custom molded earplugs.
- The Vision Care limit will be increased to \$1,000/person every 2 years.
- The reimbursement percentage for Diagnostic and Preventative Dental services will increase from 80% to 100%.

An updated Plan Booklet reflecting these changes will be posted to the Plan's new website (mw2736benefits.com) early in the new year.

Blue Advantage

What is Blue Advantage?

Even with Extended Health Care coverage, sometimes it's a struggle to pay for health and dental services. Prices vary widely and can exceed the coverage provided under your benefit plan, but with Blue Cross coverage, you have an advantage.

This program allows members to save on medical, vision care and many other products and services offered by participating providers across Canada.

Who are the Participating Vision partners?

With the upcoming increase in Vision coverage, we wanted to highlight participating Vision Care Partners:

- **Clearly.ca**
- **Crystal Vision and Hearing Centre**
- **Loblaw Optical**

For a full list of providers and more information please visit the website www.blueadvantage.ca

Health Spending Accounts

With the upcoming benefit improvements, no additional Health Spending Account (HSA) funds will be awarded in 2023. However, you may still use any remaining entitlements carried over from 2021 and 2022. See below for key deadlines and timing of claims.

Using HSA Entitlement from 2021 and 2022

If you haven't used your full \$500 HSA from 2021, you are at risk of losing it!

You can still use your 2021 HSA entitlement to pay for 2022 expenses.
[Submit your 2022 HSA expenses by March 31, 2023.](#)

If you don't use your full 2022 \$500 HSA entitlement by the end of this year, any unused balance will be carried forward into 2023.

You must use your 2022 entitlement for expenses incurred in 2023, or you will lose it!

PENSION PLAN

Annual Statements

D.A. Townley has recently mailed the annual statements for the Target Benefit Plan. Your statement will give you information regarding your benefits accumulated to June 30, 2022. 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.

Pension Plan Update

The Trustees continue to monitor the pension plan to ensure it remains sustainable. With the help of their advisors, they have established a prudent and diverse investment strategy. This includes closely monitoring, both locally and globally, situations that may impact the overall health of the pension plan. The Trustees remain confident with the pension plan's current investment strategy.

A key feature of the pension plan's target benefit design is described by its Funding Policy. As contributions made to the pension plan by members and their employers are fixed, the Funding Policy states that benefits are adjusted depending on the financial position. It remains a priority for Trustees to provide pension benefits with a high degree of certainty.

Reminders

- Have you moved recently? Please inform the Plan Office if your address changes.
- Do you know who your named beneficiaries are? If you have a spouse, then they are automatically your beneficiary for the Pension Plan. For Life Insurance, you must complete a beneficiary designation. If you need to designate or update your beneficiary, please contact the Plan Office.
- Ensure your dependents (spouse and dependent children) are enrolled for extended health and dental benefits so they have access to benefits they are entitled to. New dependents should be enrolled within 30 days.