



Millwrights Local 2736 Health Benefits Plan Member Newsletter

SUMMER 2020

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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.

Hourbank / Self-Pay Freeze Extended

The Board of Trustees of the Millwrights' Local 2736 Health Benefits Plan recognize the COVID-19 pandemic continues to impact many members in a variety of ways. To help alleviate concerns regarding continuation of benefit coverage during this time, the Trustees will be extending the temporary special provisions previously announced. The following special provisions originally implemented effective April 1, will now be **extended to August 31, 2020**:

- **All members who were eligible and covered under the active Plan up to March 31, 2020 will maintain their benefit coverage. No members will lose coverage during this period.**
- **Hourbanks will be frozen for the same period.**
- **Self-pay fees for the active plan will be waived for the same period.**

The Board of Trustees is closely monitoring all aspects of Plan operations for the potential need to adjust these provisions as the situation continues to evolve and more information becomes available.

Please monitor the Plan's website for updates and general resources: <http://miw.planoffice.ca/>

DON'T THROW AWAY YOUR MONEY!!

Active members were awarded \$500 in their **Health Spending Account (HSA)** effective January 1, 2019 and another \$500 effective January 1, 2020. **That's a total of \$1,000.** There is a time limit to use these funds -don't let them expire.

If you haven't used your full \$500 HSA from 2019, you are at risk of losing it!

You can still use your 2019 HSA funds to pay for 2020 expenses, but cannot carry them forward for 2021 expenses.

Submit your 2020 expenses by March 30, 2021.

If you don't use your full 2020 \$500 HSA entitlement this year, any unused balance will be carried forward into 2021.

You must use your 2020 entitlement by end of 2021, or you will lose it!

Read on for more information on how to access the funds in your HSA. You can get reimbursed for any medical expense allowed under the Income Tax Act. Submitting claims for reimbursement is easy!

Get your claims paid FASTER!

Show your PBC ID card to your pharmacist to have your drug claims submitted directly to Pacific Blue Cross and processed at time of purchase. Also ask your optometrist, optician, massage therapist or other practitioner if they are registered for direct billing with Pacific Blue Cross.

For situations where pay direct is not available, 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 at www.pac.bluecross.ca or by downloading the free Pacific Blue Cross mobile app from the App Store or Google Play.

Plan Office Contact Information

Mailing Address
PO Box 24715, Stn F
Vancouver, BC V5N 5T8
Phone
604-419-2478
Fax
604-419-2884
Email
adm@pac.bluecross.ca
Website
miw.planoffice.ca

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) 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!

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 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.

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, BC. Both mailing and physical addresses are listed at the top of the claim form.

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 (**Ask your Pharmacist for copies of your 2020 receipts if necessary.**)
- 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
- premiums paid to private health services plans. **This means that, when the freeze has ended and going forward, members have the option to claim reimbursement for self-payments under their HSA.**

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