



HEALTH & WELLNESS PLAN

BENEFIT CHANGES – JANUARY 1, 2019

The following are highlights of benefit changes provided by the Alberta Carpenters and Allied Workers (ACAW) Health and Wellness Plan and only apply to services obtained or commenced on or after January 1, 2019.

This is intended for information purposes only. It does not mean you have coverage under the Plan. Please call the Plan Office to confirm your eligibility before you incur expenses that you want to have reimbursed from the Plan.

SUPPLEMENTAL HEALTH CARE

Supplementary Medical Benefits

- Effective January 1, 2019 the Plan will cover the services of a licensed massage therapist, chiropractor, physiotherapist, certified athletic therapist or naturopath. Such services **cannot** be provided by a Related Person. All subject to a maximum not to exceed \$900 per practitioner, per person **ages 16 and up** (Member or Dependent) per calendar year. Please note that the practitioner's license number is required.
 - A Related Person means any child, stepchild, parent, stepparent, spouse (legal or common-law), sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law, and any person (other than a tenant or employee) sharing the household of such person.
- Diabetic supplies to include syringes, lancets, one-touch strips, gel singles, and chemstrips. A blood testing monitor, when recommended by a Physician, limited to a maximum of \$160 every 5 years. Sensors for Flash Glucose Monitoring System, when supported by a Physician recommendation, limited to a maximum of \$125 per month. Syringes for other injectable medications when recommended by a Physician.

ELIGIBILITY FOR HEALTH & WELLNESS BENEFITS (DISABILITY)

Freezing of Hours

Whenever an eligible member is disabled and is receiving benefit payments for at least two consecutive weeks in any calendar month from the Alberta Carpenters and Allied Workers Weekly Disability or Alberta Carpenters & Allied Workers Pension Plan (ACAW) Disability Pension, no deductions will be made from his/her Hour Bank for that month. In other words, his/her Hour Bank will be "frozen". You must be a member in "Goodstanding" with the Union to have your Hour Bank frozen.

Your Hour Bank may also be frozen if you are receiving benefit payments for at least two consecutive weeks in any calendar month from any of the following:

- Sickness benefits from the *Employment Insurance Act*
- Disability benefits from *Workers Compensation Act*
- Privately retained disability insurance
- Canada Pension Plan (CPP) Disability

If you received disability benefit payments from any of the above organizations, you must notify the Alberta Carpenters & Allied Workers Health & Wellness Plan.

In order for your Hour Bank to be frozen you must provide the following documentation you have received from the above organization(s):

- Start date of the benefit
- Period of time (start and end date) you were in receipt of such benefit.

In the event you qualify and receive monies for a **permanent disability** your hour bank **may** be frozen for an extended period of time. Please contact the Plan Office for additional details if you are applying for or receiving monies for a **permanent disability**.

Freezing of Hours will stop earlier if:

- You cease to be a member of the Plan
- You are not in Goodstanding with the Union
- You cease to be disabled
- You return to work
- You pass away

Notwithstanding the above, the Plan also has age restrictions on how long a member can receive freezing of hours. Please contact the Plan Office for more details.

This summary of the January 2019 Plan changes reflects the information found in the January 2019 Health & Wellness Plan booklet. If there are any discrepancies between this information and the official documents, the Plan Text and Insurance Contract will prevail.



Alberta Carpenters &

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OTHER

All benefits are subject to Reasonable and Customary Charges

ACAW limits the maximum eligible amounts for health care services and supplies covered by the Plan. If your provider or supplier charges more than the allowed amount, you will be responsible for paying the difference. This contributes to the sustainability of the benefits provided to you by the Plan.

Additional Information

- The Plan may request additional information and/or documentation necessary to administer the Plan. This may include but is not limited to proof of payment, marriage documents, cohabitation documentation, etc.
- ACAW has a responsibility regarding your benefits. This includes the right to decide, from time to time, which providers are eligible for coverage or products and services the Plan provides coverage for. If your provider has been designated as ineligible, claims from this provider will be denied.
- The definition of Spouse has been expanded; if you declare a Spouse with respect to your membership in the ACAW Health and Wellness Plan, then this same person will be your Spouse with respect to your membership in the ACAW Pension Plan.

Health & Wellness Plan benefits cover eligible expenses and services incurred in Canada only.

For more information, call (780) 477-9131, option #1, toll free at 1-800-588-1037, option #1, or visit our website at www.acawtrustfunds.ca.