
HEALTH & WELLNESS PLAN
BENEFIT CHANGES – JANUARY 1, 2024

The following are highlights of benefit changes provided by the ACAW Health & Wellness Plan and only apply to services obtained or commenced on or after January 1, 2024.

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

Prescription Drugs Annual Maximum increased from \$15,000 to \$18,000 per family per calendar year

- Drugs and medicines which require the written prescription of a Physician, Dentist, Nurse Practitioner, or Pharmacist are covered at 90%. Effective **January 1, 2024** the annual maximum has been increased to \$18,000 per family (Member and Dependent in total) per calendar year.

Prescription Drugs

- Feminine contraceptives with the written prescription of a Physician are covered at 90% and subject to the annual Drug and Medicine maximum benefit of \$18,000 per family (Member and Dependent in total) per calendar year.
- Effective **January 1, 2024** the maximum amount payable for drugs and medicines used in the treatment of smoking cessation will be \$400 per year. The Plan requires written recommendations from a Physician for drugs and medicines used in the treatment of smoking cessation even if such products are available without prescription from a pharmacy.
- Effective **January 1, 2024** the Plan will cover the cost of an epipen (an auto-injection device used to treat anaphylactic shock by persons with severe allergies) at 90% and subject to the annual Drug and Medicine maximum benefit of \$18,000 per family (Member and Dependent in total) per calendar year.

Vision – increased from \$95.00 to \$120.00 for eye exam

- Effective **January 1, 2024** routine eye examinations (including contact lens exam) for those between the ages of 19 and 64 up to a maximum benefit of \$120 per person (Member and Dependent) during a 24-month period. This has increased from \$95 per person (Member or Dependent) to \$120 per person during a 24-month period.

DENTAL

Basic Dental Treatment interval reduced from 9 months to 6 months

- Effective **January 1, 2024** the Plan will cover basic dental treatments once every 6 months, subject to the ACAW Dental Fee Guide and the Basic/Major maximum of \$4,250 per person per calendar year.
- Basic treatments include a routine dental exam, cleaning, polishing, fluoride treatment and up to four bite wing x-rays.

Actual fees charged by dentists can vary. Costs covered for Frequently Used Dental Procedure Codes from the ACAW Dental Fee Guide can be found on our website at www.acawtrustfunds.ca. Your dentist can use this list to determine the portion of your dental costs that will be covered by the Plan.

WEEKLY DISABILITY BENEFITS

Weekly Disability Benefit increased from \$550 per week to \$650 per week

- Effective **January 1, 2024** a Weekly Disability benefit of \$650 per week (less applicable Income Tax) will be provided for up to 26 weeks if a Member is unable to work as a result of illness or a non-work related injury, and all eligibility criteria has been met.

For more information on eligibility requirements, visit our website at www.acawtrustfunds.ca or contact the Plan Office at 780-477-9131, option #1.

EXTENDED BENEFITS

Extended Benefit coverage increased from 6 months to 12 months

Effective **January 1, 2024** extended benefit coverage of up to 12 months (excluding weekly disability benefits) may be available for a Member who:

- is age 65 or older on or after January 1, 2015, and
- is a Member of Carpenters Local Union 1325, 2103, or 2010, or a Member of a Participating Employer, and
- is eligible under the ACAW Health & Wellness Plan, and
- has exhausted all Hour Bank hours, and
- has waived **or** exhausted his Self Payments, and
- has never previously received any extended coverage.

Extended coverage applies on a one-time basis and at no cost, provided eligibility criteria is met. For more information, visit our website at www.acawtrustfunds.ca or contact the Plan Office at 780-477-9131, option #1.

REMINDER – TELUS HEALTH MEMBER AND FAMILY ASSISTANCE PROGRAM (MFAP)

As a reminder, since 2022, ACAW Trust Funds offers a Member and Family Assistance Program (MFAP), provided by TELUS Health (formerly LifeWorks)

- The MFAP by TELUS Health can be accessed by phone at 1-844-880-9142 (English), 1-811-880-9143 (French), or by visiting their website at acaw.lifeworks.com (username: acaw password: lifeworks)
- A copy of their brochure can be found on our website at www.acawtrustfunds.ca/mfap

OTHER

All benefits are subject to Reasonable and Customary Charges

The ACAW Health & Wellness Plan 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.
- The ACAW Health & Wellness Plan 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.
- Request for Information - An administration fee of not less than \$500 must be paid by the Member for researching and providing requested information pertaining to a Member or their Dependents. Such information shall not be provided without a signed release from the Member.
- The definition of Spouse has been expanded; if a Member has a Spouse with respect to their membership in the ACAW Health & Wellness Plan, then this same person will be their Spouse with respect to their membership in the ACAW Pension Plan if it meets the definition of Pension Partner / Spouse as defined in the ACAW Pension Plan.

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

If there are any discrepancies between this information and the official documents, the Plan Text and Insurance Contract will prevail.