

December 2018

***To All Plan Participants
Alberta Sheet Metal Workers
Health & Welfare Trust Fund***

On behalf of the Board of Trustees, we are excited to advise you of the following benefit revisions/adjustments:

1.0 WEEKLY INCOME BENEFIT

The Weekly Income benefit will increase from \$547 to \$562 per week to remain equivalent to the Employment Insurance maximum. This updated rate is applicable to disabilities that commence on or after January 1, 2019.

NOTE: In order to be eligible for the Weekly Indemnity benefit increase listed above, a Member must be actively at work or depleting their Hour Bank as at January 1, 2019.

2.0 DENTAL FEE GUIDE

The Dental Fee Guide will be updated to the 2019 Fee Tariff for all services rendered January 1, 2019, and beyond.

3.0 HOUR BANK / SELF-PAY REVISIONS

Effective February 1, 2019, the monthly Hour Bank deduction and self-pay requirements are adjusting nominally as follows due to the ongoing increase in Member/Family utilization (actual deficiency 25%) or \$76 per Member per month combined with inflationary impact in the benefits covered by the Plan:

Active Insured Members

Monthly Deduction	140 hours adjusting to 145 hours = \$239.00 (+\$8.00 per month)
Monthly Self-Pay Rate Full Benefit	\$231.00 adjusting to \$239.00 (+\$8.00 per month)

4.0 ONLINE CLAIMS SUBMISSION

Effective immediately, the Plan will allow online claims submission for eligible Vision and Paramedical (Chiropractor, Massage Therapist, Physiotherapist, etc.) expenses via the Plan Member Portal. If you wish to apply any remaining claim amount to your Healthcare Spending Account, you will need to select “yes” when asked in the Member Portal. Note that members must be enrolled in direct deposit in order to submit claims online. Please remember to retain all receipts for a minimum of 12 months from the service date should it be required for audit purposes by the Plan Administrator or Canada Revenue Agency.

For instructions on how to access the Plan Member Portal, please refer to your Health & Welfare Plan Member Booklet.

As well, a Member may email a PDF copy of a signed claim form and applicable supporting medical receipts to winnclaims@coughlin.ca for assessment.

TURN OVER →

4.0 OUT OF PROVINCE TRAVEL MEDICAL EMERGENCY COVERAGE (VIA INSURER RSA/ETFS (GLOBAL EXCEL) POLICY #1056932)

Just a reminder, before travelling out of province/country if **you have any doubts concerning the extent of your Group Travel Medical Emergency coverage due to recent medical treatment (i.e. cancer, pregnancy, etc.), you should contact our office to follow-up with the Insurer, RSA (Global Excel)** to confirm coverage.

This **group travel medical emergency coverage is designed to cover medical losses arising from sudden and unforeseen circumstances** occurring while you are travelling outside your province of residence. While there is no pre-existing condition stability period for active Members (Retired Members subject to pre-existing 90 day treatment fee stability clause) within your group travel medical emergency coverage, there will be no coverage in whole or in part, directly or indirectly, for any

- trip booked or commenced contrary to medical advice or
- for any medical condition for which prior to departure medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while traveling or
- treatment or surgery during a trip when the trip is undertaken for the purpose of securing or with the intent of receiving medical or hospital services, whether or not such trip is taken on the advice of a doctor,
- treatment or hospitalization of a mother or child as a result of pregnancy, miscarriage, childbirth or complications of any of these conditions occurring in the four weeks before or after the expected delivery date.

Please refer to the group benefit booklet or travel brochure for a complete list of exclusions. **Group Travel Coverage does have limitations particularly when there are known medical complications evident or if upon injury, while committing an illegal offence (i.e. drinking and driving).** Again, if you are unsure as to your coverage status due to a medical issue, please contact our office to follow-up with the Insurer RSA.

We recommend that you confirm your eligibility, extent and duration of coverage, prior to your travel. Travel coverage ceases when the Member obtains the age limitation, regardless of the age of spouse. Please carry the wallet sized RSA ID Card with you when travelling and **should a medical emergency occur, contact RSA prior to receiving any medical treatment, otherwise coverage may be limited.**

A hard copy of the RSA travel accident brochure can be obtained on the Member Portal or from the Administrator or Union Office.

As a reminder, Members can log in to the Coughlin Plan Member Portal at www.coughlin.ca to perform many functions such as updating personal information and various claim matters including reviewing your claims history, claim status, benefit statements, and confirm benefit accumulations and/or maximums. In addition, documents are also available to review or print such as booklets, claim submission forms, and Pre-Authorized Deposit forms. If you are interested in registering, please contact the Claims Department for assistance.

If you have any questions or comments, please do not hesitate to contact the Plan Administrator, at 204-942-4438 or Toll Free 1-888-204-1234.

Yours sincerely,

**COUGHLIN & ASSOCIATES LTD.
CONSULTANTS & ADMINISTRATORS**

**AS PER THE BOARD OF TRUSTEES
ALBERTA SHEET METAL WORKERS
HEALTH & WELFARE TRUST FUND**