

April 2020

To All Insured Members

To assist members dealing with social distancing and recognizing the present restrictions on dental and many health services due to the COVID-19 public health emergency, the Board of Trustees of the I.B.E.W Local Union 2085 Health & Welfare Trust Fund have implemented the following changes to the benefit plan design:

New Healthcare Benefits – vCare, Healthcare Navigation, Cancer Assistance and Medical Second Opinion

Not surprisingly, we have received numerous calls from Members concerning services that might be available to access medical assistance (Physicians and Specialists) quickly and efficiently from home. A further complication to Members and their families is the fact that many do not presently have Family Physicians in addition to those who do not know where to turn when experiencing severe medical complications (i.e. Cancer).

As such, in addition to the People Connect mental health tool previously introduced, **effective May 1, 2020, the Trustees are coordinating the extension of new proactive products** whereby you and your eligible dependents will have the ability to access primary healthcare support via secure text and video chat through vCare, a Virtual Healthcare benefit accessible through an app on your mobile device or computer. This is likely a new future direction for receiving medical care, in particular now with COVID-19 and social distancing concerns this is a way to allow you to also address medical issues without having to go to a medical clinic. Additional complementary benefits are also being added. We summarize the new benefits below:

- **vCare:** Personalized medical support with healthcare providers via secure text and video chat to address your healthcare needs from the comfort of your home or any other convenient location
- **Healthcare Navigation:** Assistance with navigating the public healthcare system, providing a single point of contact throughout diagnosis, treatment and rehabilitation to ensure continuity of care
- **Cancer Assistance:** Personalized assistance navigating and understanding cancer treatment by oncology nurses and specialists to ensure you get the right treatment at the right time
- **Medical Second Opinion:** Offers consultation and recommendations to confirm the best course of action about your treatment plans or options

Please refer to the attachments for more information on these new benefits.

To enroll for vCare, you will be required to provide your Policy # and Certificate # (Member ID) – these can be obtained from your Prescription Drug card. If you do not have these, they can be provided by the Plan Administrator.

To register, you must go to the vCare link on the Union website or you can access directly via the secure link <https://vcareregistration.com>. When registering, you will be required to create your individual password. As a first time user, you will then be directed to download the app (search for **Akira Healthcare**) from Google Play or the iOS store, and will then require your email address and password to access vCare.

Access to Healthcare Navigation is through Compass Health Care Navigation at 1-866-883-5956, for Cancer Assistance at 1-866-599-2720 and for Medical Second Opinion contact MyConsult at clevelandclinic.ca. You will be asked to provide your name, Member ID (can be obtained from your Drug Card), your Union Local and possibly your Provincial Healthcare # (depending on the nature of your call).

As a reminder, the **People Connect mental health tool** can be accessed at www.pcpeopleconnect.com.

To also assist Members with social distancing at this time, the Plan will be partnering with Pocket Pills, a digital pharmacy, to offer home delivery of prescription drugs. While the Plan will benefit from the lower dispensing fees they charge compared to most other pharmacies, it is the convenience of this provider and ease of their online platform that we wish to highlight. More information on this service will be forwarded to Members in the near future. In the meantime, please be aware that most pharmacies will provide home delivery of prescriptions drugs upon request.

Hour Bank / Self-Payments Adjustments

Given the implementation of the new benefits and ongoing inflationary pressures of other benefits, \$0.10 per hour from the present ongoing H.S.A. contribution is being redirected to the Hour Bank basis effective June 1, 2020 with the Active Member monthly deduction adjusting from \$210 to \$225 (150 hours x \$1.50 per hour) and each Retiree / Non-working member self-payment rate will also be increasing by \$10. As such, the hourly H.S.A. contribution will reduce to \$0.15 per hour.

Furthermore, given the present restrictions on dental and many health services, the Trustees have implemented a temporary 30% reduction to the revised Hour Bank monthly deduction and self-pay rates for June and July benefit coverage. Refer to the attached chart for applicable rates.

	<u>Current</u>	<u>Eff. June 1/20</u>	<u>Eff. August 1/20</u>
Hour Bank Monthly Deduction	\$210	\$158	\$225
Self-Paying	\$110	\$84	\$120
Retirees (first 12 months)	\$150	\$112	\$160
Retirees	\$135	\$103	\$145

To also assist self-paying members (including retirees), remittances for June and July coverage will automatically be submitted for reimbursement from their Healthcare Spending Account (HSA). Although self-payments are not generally eligible to be reimbursed under an HSA, it will be allowed for June and July coverage only to assist members during the COVID-19 crisis. Please note you must make the self-payment to be eligible for a reimbursement from your HSA.

Although our office is currently closed to visitors, we are maintaining regular office hours. You can either call our office at 204-942-4438 or toll free at 1-888-204-1234, or email 2085admin@coughlin.ca.

Yours sincerely,

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

**AS PER THE BOARD OF TRUSTEES
I.B.E.W. LOCAL UNION 2085
HEALTH & WELFARE TRUST FUND**

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