

Local 97 Ironworkers Health and Welfare Plan



November 2020

Benefit Plan Changes

New Qualification Requirements / Hourly Charge for Benefits

We are pleased to announce that the Trustees have agreed to reduce the monthly hourbank charge effective November 1, 2020. The new hourbank charge for Members will be 110 hours per month; 130 hours per month for those who are not Members of Local 97 but who are working under a Local 97 Collective Agreement.

Starting with hours worked in September 2020 (November 2020 coverage), in order to qualify for benefits, Members in good standing and non-Members must accumulate 220 hours of work with a Participating Employer within a five-month period. If full coverage lapses, in order to re-qualify, the Member/non-Member must also have 220 hours reported to the Plan within a five-month period.

New Self-Payment Rates

Effective November 2020 the self-pay rate for those under the age of 60 will reduce to \$143.00 per month

Effective November 2020 the self-pay rates for Pensioners will be as follows:

Self-Payment Plan:	<u>Age 60-64</u>	<u>Age 65-69</u>	<u>Age 70+</u>	<i><u>Those who turned 60 after March 1, 2018</u></i>
Option A (Life Insurance, EHC, Vision & Dental)	\$129.80	\$122.10	\$119.90	\$194.70
Option B (Life Insurance, EHC & Vision)	\$83.60	\$75.90	\$73.70	\$125.40
Option C (EHC, Vision & Dental)	\$116.60	\$116.60	\$116.60	\$174.90

If your self-payment is made through automatic withdrawal from your bank account, the new rate will be updated November 1, 2020 automatically. If you have submitted post-dated cheques for your self-payments, please contact the Administrator to arrange for new post-dated cheques in advance of November 1st.

Pay-Direct Processing of Dental, Vision and Paramedical Claims

Covered Members were recently sent new Assure pay-direct cards. Did you know these can be used on your next visit to the chiropractor or physiotherapist? You can also use the card when you purchase prescription eyewear or for your eye examination! Don't forget to give your new card information to your pharmacist and dentist!

Plan Website Refresh

The Trustees are pleased to announce that the Plan's website has received an updated look. Be sure to check it out at www.ironbenefits.org

New Member My Claims Web Portal and Mobile App

COMING SOON! The new D.A. Townley **My Claims** web portal and mobile app will be available this November. These will provide 24/7 access to view your benefit coverage, claims history, and verify balances remaining for certain benefits. You can also submit your reimbursement claims directly to the Plan online.

Watch for more details soon at www.ironbenefits.org