

Welcome to another edition of GIDIP Disa-Bulletin.

HEALTH SPENDING ACCOUNT BENEFIT 2023-2024

Unifor Local 2002 Health and Welfare Trust Board of Trustees is pleased to announce the 2023-2024 Health Spending Account Benefit.

Your Trustees recognize your changing needs when it comes to Group Benefits. The Health Spending Account gives you considerable flexibility and control. Based on your own individual requirements and health priorities, you decide where to spend your Health Spending Account dollars.

For a Limited Time Period Unifor Local 2002 Health and Welfare Trust will make available a spending account for each eligible Member. This benefit is fully funded through funds previously negotiated through the Collective Agreement process. Since these funds are derived from the EI Rebate, they cannot be used towards the GIDIP benefit enhancements.

This benefit is tax-free to Members, except in Quebec where it is taxable by the provincial government.

What You Should Know:

Effective Date: August 1, 2023. You will be able to submit receipts for expenses incurred from August 1, 2023, through to July 31, 2024. **Claims must be received in the office of the Plan Administrator by 12:00 noon (EST) July 31, 2024.** Any unclaimed credit amounts at the end of July 31, 2024, are forfeited.

Amount Available to You:

Full-time Members: \$300.00

Part-Time Members: \$150.00

Who is Eligible:

- Active Members contributing GIDIP premiums on August 1, 2023.
- Disabled Members in receipt of GIDIP benefits.
- Active Members aged 65 plus and Retirement Phase In.

You can also submit claims for your dependents (spouse, common-law spouse, and children) including parents and grandparents who are considered dependents under the Income Tax Act).

Who can receive Health Spending Account Payments?

Payments from a Health Spending Account are only made payable to the Member. Therefore, dental claims that may be assigned cannot be reimbursed from the Health Spending Account to the dentist.

Types of Expenses you can claim through a Health Spending Account:

You can use the Health Spending Account credits for expenses considered eligible by the Canada Revenue

Agency such as (but not limited to):

- Deductibles or co-insurance
- Prescribed medications such as Viagra or fertility drugs
- Major dental work including bridges, crowns, dentures, and orthodontics
- Vision care expenses including laser eye surgery

For more information on expenses considered eligible by the Canada Revenue Agency, visit their website at:

www.cra-arc.gc.ca/ (enter Lines 33099 and 33199 in the Search box).

How do I submit a claim under the Health Spending Account:

Claims that are not covered or not paid in full by your Group Insurance Plan can be submitted under the Health Spending Account by completing a claim form downloaded from the Unifor Local 2002 GIDIP website and attaching the receipt(s) and explanation of benefits. **Send the application to gidip@canben.com.** Up to 100% of allowable expenses can be reimbursed.

All eligible claims covered under your Group Plan must first be submitted to your Group Insurance Plan (regardless of whether you have previously reached your maximum for a specific claim). Claims eligible under your Group Plan will only be considered upon receipt of a copy of the receipt/claim form and a copy of Payment Summary indicating the Service Dates. Please note that a Claims Summary indicating the Submitted Date will NOT be acceptable.

Please note, electronic and cut and past signatures on the claim form will not be accepted. The Plan Administrator requires a 'wet signature' to consider a claim submission.

How will you know your Health Spending Account balance?

When your claim is paid, you will receive an Explanation of Benefits (EOB) statement via e-mail that itemizes the amount claimed, the amount eligible, the amount reimbursed, as well as your remaining health spending account balance.

Should you have any questions regarding this benefit, contact Canadian Benefits Consulting Group who will be pleased to assist you.

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Plan Administrator: Canadian Benefits Consulting Group
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