

Health Spending Account Benefit

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 Employer they cannot be used towards the GIDIP premiums /benefit enhancements as the GIDIP benefit would be viewed as partially funded by the Employer and the GIDIP benefit would become taxable to the Members.

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, 2017. You will be able to submit receipts for expenses incurred from August 1, 2017 through to July 31, 2018. **Claims must be received in the office of the Plan Administrator by 12:00 noon (EST) July 31, 2018.** Any unclaimed credit amounts at the end of July 31, 2018 are forfeited.

Amount Available to You:

Full-time Members: \$200.00
Part-Time Members: \$100.00

Who is Eligible:

If you are covered (contributing GIDIP premiums) under the Unifor Local 2002 Group Insurance Disability Income Plan (GIDIP) on August 1, 2017, you are eligible.

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 Customs and 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
- Registered Massage Therapy

For more information on expenses considered eligible by the Canada Customs and Revenue Agency, visit their website at: www.cra-arc.gc.ca/ (under Forms and Publications, enter IT-519R2 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 and attaching the original receipt(s) and sent to the address indicated on the claim form. Up to 100% of allowable expenses can be reimbursed. A supply of claim forms have been provided to your District Chair.

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 original receipt/claim form and a copy of Payment Summary (indicating the "Service Dates). Please note that a Claims Summary (indicating "Submitted Date") will NOT be acceptable.

How will you know your Health Spending Account balance?

When your claim is paid, you will receive an Explanation of Benefits (EOB) statement 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.

In Solidarity,

Sophia Michailidis
Chairperson

Terry Carlucci
Trustee

Marie Doyle
Trustee

Ross McConkey
Trustee

Jeremy Rabbitte
Trustee



HEALTH SPENDING ACCOUNT BENEFIT FOR MEMBERS OF UNIFOR LOCAL 2002 EMPLOYED BY AIR CANADA / AEROPLAN

Unifor Local 2002 Health and Welfare Trust Board of Trustees is pleased to announce a new benefit program for Members called Health Spending Account Benefit.

Your Trustees recognizes your changing needs when it comes to your group benefit package. A Health Spending Account Benefit gives you considerable flexibility and control, which helps you get the most from your benefit plan. Based on your own individual requirements and health care priorities, you decide where to spend your Health Spending Account dollars.

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