Update March 30, 2020

Plan Administration Office Contact Information
Toll Free 1-866-946-2221
Fax 905-946-2535

Some Frequently Asked Questions about your health, vacation pay and pension plans related to COVID-19 (check for updates; new updates will be issued periodically)

Government Help

The federal government has announced some support measures. You should google Canada Emergency Care Benefit or Canada Emergency Support Benefit. You have to register.

The government has extended the filing for individual tax returns to June 1, 2020.

Health Plan

I am feeling stressed, does the Plan offer me help?

Yes. The plan provides services for mental health through a psychologist benefit.

The health plan provides 100% reimbursement of expenses for the services of qualified medical practitioners (licensed, certified or registered, as applicable), for each person covered by the plan up to a maximum calendar year benefit of $2,000 in total, combined for all practitioners including clinical psychologists.

You can use this benefit for private counselling services. We suggest you use your U.A. member assistance program benefits first and then use the psychologist benefit described here to get the maximum from your plan.
Information about your member assistance program can be found on the U.A. Local 787 website at ualocal787.org. Please “click here” on the window “Attention: Important Changes to Our Member Assistance Program”.

What about my out of country benefits?

Where there are no options to return to Canada at this time: If your travel coverage will expire while stranded in an area under quarantine (due to the trip day limit or a limited coverage period), and you left Canada prior to applicable Government advisories, the benefit insurer, Green Shield Canada (GSC) will extend the emergency medical coverage until the end of the period of quarantine, including for coronavirus-related claims. If you are stranded beyond the planned return date from your trip in an area under quarantine, GSC will allow reimbursement for meals and accommodations for the additional unplanned days up to the amount included in your benefits plan, assuming you left Canada prior to the applicable advisories being issued.

The benefit office can confirm if you have enough dollars in your dollar bank to be eligible for this benefit. GSC is the best source to confirm information related to your travel plans.

If you have questions about your out of country/out of province coverage please call GSC directly at the numbers below:

- From Canada and USA: 1-800-936-6226
- Other Countries call collect: 0-519-742-3556

Please check the GSC website for the most up to date information regarding out of country/out of province coverage. Please see the link below:

https://support.greenshield.ca/SupportCentre

Your Group Number is 4932
**Can I stock up on my drugs?**

The plan allows up to a 100-day supply of most prescription drugs. You can refill your prescription once 80% of it is used. The government is concerned about a drug shortage and so plans are not changing these rules. The plan’s rule is more generous than most in terms of getting a 100-day supply.

If you have any concerns about your medications or if you are sick at home and in need of your medications, the Canadian Pharmacists Association recommends calling your pharmacist. Many pharmacies offer a delivery service.

**I have receipts at home to be paid for vision care, etc. what do I do?**

You can file these claims on-line using the plan’s on-line service. Filing claims electronically is easy and provides for fast payment of your claim. If you need help with your electronic submission or have not registered for electronic payments, please contact the payment support team for complete assistance at 1-888-711-1119 or go on the Plan website at [ualocal787.org](http://ualocal787.org), under BENEFITS and click on the GSC icon.

Don’t delay in registering for this important service that will make things easier for you and your family.

Watch these videos for instructions. In the future have the provider send the claim in for you electronically.

Click here to register for on-line payments.

**Am I covered for Weekly Indemnity and/or Short Term/Long Term Disability if I get COVID-19?**

If you were covered for these/this benefit(s) of the plan on the day you receive a positive diagnosis for COVID-19, your disability claim would be considered subject to the plan’s rules and the insurer’s rules. File a claim as normal. Claim and direct deposit forms are on the plan website at [ualocal787.org](http://ualocal787.org). You will not need to provide a doctor’s note to start your claim.

**Am I covered for disability if I am quarantined due to COVID-19?**

No. The plan provides benefits if you are disabled. A state of quarantine is not disability.
My workplace might close as a precaution (not because any employees have been exposed or are sick). Will I be covered for disability?

No. A workplace that closes or asks employees to stay home with no medical need is making an independent business decision outside of the plan. Note that some provinces have implemented mandatory paid leaves for this situation. Please check with the Union Office for information. The federal government has also made rule changes for EI benefits.

If you Google “Coronavirus disease (COVID-19) – Employment and Social Development Canada” you can find the latest information. You can also click here.

Will my LTD payment be made on time?

Yes. LTD payments will be paid as usual by Manulife Financial.

I am out of benefits – should I make my pay direct payment?

If you receive a notice from the benefit office that you must pay direct to continue benefits you must make the payment on time.

Are the tax receipts out?

All T4As required for 2019 taxable benefits have been issued. If you were on pay direct at any time in 2019 and your payment may be eligible for a medical expense tax credit, you will receive a tax information letter from the plan in early April.

Please note the federal government extended the tax filing deadline for individuals to June 1, 2020.

Are the benefit office staff working?

Yes. The office is closed to the public and staff are working remotely in the Markham and Edmonton offices on a rotation basis. The plans have a robust contingency plan in place for situations like this. So far all operations are pretty normal. Please check the plan website ualocal787.org under BENEFITS for updates and for forms and email addresses.

This is a good time to ensure your provider files claims for you at point of service. You can also register for on-line claims payments and direct deposit. Canada Post has indicated there could be mail interruptions. International mail has already been impacted.
U A Local 787 Pension Plan

How does the financial market affect my defined contribution pension account?

To the end of February the pension fund return was about -1%. The pension plan’s investment consultant advises that, from March 1st to March 17th, the pension fund’s return was about -10%. All financial markets are impacted by the current volatility. The pension plan’s investments are diversified and invested according to a prudent investment policy.

If I am not working but not retiring can I withdraw my pension account?

The pension plan’s rules provide that you must have a period of 18 months with no contributions before you can apply for a termination benefit. The plan administrator provides you with the termination benefit options when you are eligible to make the withdrawal.

If you are eligible for a termination benefit the plan administrator will send you the documents for taking a termination benefit. Please note that the value of the termination benefit may fluctuate from the time you receive your application and when you file it and when it is paid.

Termination benefits are normally paid to a locked-in financial instrument like a locked-in RRSP. Termination benefits are not paid in cash unless that is in compliance with pension legislation.

If I want to retire now what do I do?

Retirement is an important decision. It encompasses notifying the Union of your intention. You should also have a financial plan in place and be aware of your health benefit coverage options. For your pension account, you should request a retirement package from the plan administration office. Please note that the value of the retirement benefit may fluctuate from the time you receive your application, when you file it and your retirement date when the account value is paid. The administrator may also pay your benefit in two series if all of your employers’ contributions have not been received.

Retirement benefits are normally paid to a locked-in financial instrument like a locked-in RRSP. Retirement benefits are not paid in cash unless that is in compliance with pension legislation. You should speak to your financial institution about any unlocking that is available including the applicable time limits.

Can I transfer my retirement funds to Manulife Financial?

Yes. The trustees have set up a service for retiring members so that they can invest their assets in Manulife funds, taking advantage of independent advisory services and lower investment management fees. The link for Manulife’s services is here.
Are death and termination benefits on time?

Yes. The plan administrator handles these items following plan rules. There could be a delay while the plan determines the value of your units due to changes in market values and the timing of portfolio reports. The final payment is issued by the pension fund custodian RBC.

Will employers get their contributions in on time?

The plan has a delinquency policy that reports late payments to the Union. The Union follows up on all delinquency matters with the employer. The plan has offered electronic filing of contributions to the plan for several years. The plan recently wrote to all employers and advised them that it is now required that they remit electronically.

Vacation Pay Plan

Can I withdraw my vacation pay?

The plan issued an early vacation pay to all plan members in March 2020. You will receive a notice of the payment shortly.

The next regular vacation pay payment will be in May 2020.

If you wish to take an optional payment you may do so. The application can be found on the plan website at ualocal787.org, under BENEFITS.