



January 2023

Plan Update

This CMAW Benefit Plan update outlines important changes to your Plan including improved disability coverage and new claim limits for massage therapy.

READ ON TO LEARN MORE!

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1. The federal government's extension of EI sickness benefits and how this change affects the Plan
2. Self-Pay rate increase
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4. Reintroducing Inkblot, your resource for free virtual counselling and advice
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WAGE INDEMNITY (WI) COVERAGE EXTENDED FROM 26 TO 30 WEEKS

The federal government's extension of EI sickness benefits means four more weeks of coverage for Plan members

The federal government recently increased the duration of Employment Insurance (EI) sickness benefits coverage from 15 to 26 weeks for all new claims starting on or after December 18, 2022.

Canadian residents covered by EI are eligible for wage loss coverage when they are unable to work for medical reasons unrelated to a workplace injury or illness. These EI sickness benefits are paid at 55% of the applicant's weekly insurable earnings, up to a weekly maximum entitlement of \$650 (as of January 1, 2023).

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QUALIFYING FOR COVERAGE

To qualify for long-term disability coverage from your Plan, you must first qualify for and receive WI benefits. That means **you must submit a claim for every injury or illness that prevents you from working, no matter the nature of the disability.**

Complications can arise from simple surgeries, or illnesses become more serious than they first appear, so don't assume you won't need long-term disability coverage. You don't want to risk a denied long-term disability claim!

WAGE INDEMNITY CONTINUED

How does this affect CMAW Benefit Plan members?

Because EI sickness benefits make up part of your CMAW Benefit Plan's Wage Indemnity (also called WI or short-term disability benefits), the Trustees have approved increasing the maximum length of WI from 26 to 30 weeks. That's almost an extra month of benefits, at \$2,600 — \$600 more than the Plan's monthly long-term disability benefit of \$2000.

Comparison of WI claims starting before and after December 18, 2022:

	Weekly Payment	Old	New
WI	\$650	11 weeks	4 weeks
EI sickness benefits	Up to \$650	15 weeks	26 weeks
Total		26 weeks	30 weeks

This change is not only an improvement in coverage but will also save the Plan up to \$4,550 per full WI claim, helping to offset the rising costs of benefit coverage.

Applying for benefits:

You must file a claim for WI benefits under the Plan at the same time you apply for EI sickness benefits. If you are rejected by EI, the Plan will cover you for the period not covered by EI, provided you are still disabled under the terms of the CMAW Benefit Plan.



SELF-PAY RATE INCREASE

If a covered member's hour bank falls short of the monthly draw, the member will receive a Self-Payment Notice indicating the number of banked hours they are short and the payment amount required to maintain coverage.

Effective January 1, 2023, the monthly self-pay rate is increasing to \$319.20 (for 120 hours). The self-pay rate reflects the actual cost of benefits coverage and is reviewed and adjusted periodically to keep pace with rising costs.

The Self-Pay rate is now \$2.66 per hour, an increase of 37 cents per hour.

RETIREE BENEFIT PLAN UPDATE

The Retiree Benefit Plan was launched on March 1, 2018.

We are proud to say that this program has been well received and has one hundred participating members as of January 2023.

For more coverage details, visit:

<https://cmaw.ca/members/pensions-benefits/>

UP TO 25% OFF PRESCRIPTION EYEWARE FROM KITS

Green Shield has partnered with KITS, a Canadian online eyewear store.

KITS is offering all members 25% off prescription glasses and 20% off contact lenses.

To claim the discount, you'll need your Green Shield Everywhere account credentials. For more information and to claim the discount, visit kits.ca/gsc-welcome



PREVENTING INAPPROPRIATE USE OF YOUR EXTENDED BENEFITS

The extended benefits provided by your CMAW Benefit Plan are intended to help members and their families maintain their health and improve their recovery from any injury/illness. Covered paramedical services like massage therapy help many members reduce their pain and improve mobility, and were never intended to fund recreational services.

Due to the lack of provincial fee guides for massage therapy, practitioners can charge inflated fees, sometimes charging over \$300 per hour at luxury hotels and spas.

Moving to Reasonable and Customary limits

To protect your benefits, and on the recommendation of the Plan's actuarial consultants, the Plan Trustees have adopted a model of "Reasonable and Customary" (R&C) limits for all massage services. This means that effective November 18, 2022, there is a maximum claim reimbursement per massage visit. This maximum is determined by Green Shield and is based on the average charge for registered massage treatments within a particular geographical area. These amounts are reviewed annually and may vary from province to province.

Introducing a claim limit will not affect the majority of members, as most legitimate claims currently already fall at or below the new claim limit. Instead, it will prevent abuse and ensure the sustainability of your extended benefits.



For more information, visit
Inkblot at www.cmawefap.ca.
Questions can be directed to
support@inkblottherapy.com
or 1-855-933-0103

INKBLOT: FREE VIRTUAL COUNSELLING AND ADVICE

Mental health challenges can be difficult, but connecting with a qualified therapist shouldn't be. That's why last year CMAW partnered with Inkblot, an Employee & Family Assistance Program (EFAP) that offers members confidential and timely online counselling and advisory services.

With Inkblot, you get one complimentary consultation plus three free hours each of individual and couples counselling. Subsequent sessions are reimbursable at 80% through the CMAW Benefit Plan, to a maximum of \$1,200 per calendar year (see page 38 of the Plan Booklet for more details).

All counsellors are highly experienced therapists residing in Canada, and all sessions are strictly confidential. No one at CMAW or your employer will ever know if you or your dependents seek counselling, and only you and your counsellor will have access to your mental health information. Plus, unlike many public health services, there are no lengthy waits. Appointments can usually be booked just one to three days ahead.

Inkblot also offers legal, financial, and career advice and life coaching.

YOUR TRUSTEES

**Jessie
Gregory (Chair)**

**Andrew
Brown**

**Peter
Cail**

**Henry
Froste**

**Mikael
Jensen**

**Jason
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