



YOUR BENEFIT PLAN UPDATE

This newsletter provides important information about your CMAW Benefit Plan and tips for making the most of it.

Feature topics include: preventing benefit fraud and getting paid – faster!

Your CMAW Benefit Plan

Your CMAW Benefit Plan is a health and welfare trust sponsored by your union. Employers contribute to the plan on your behalf. An elected Board of Trustees makes decisions on how to best use those funds to provide benefits to eligible members and their dependents. Here's how it works:

Employer(s)

- Contribute to the trust based on hours worked

Trustees

- Are elected by members to manage the Plan
- Determine what benefits are provided by the trust
- Engage service providers to assist in delivering benefits

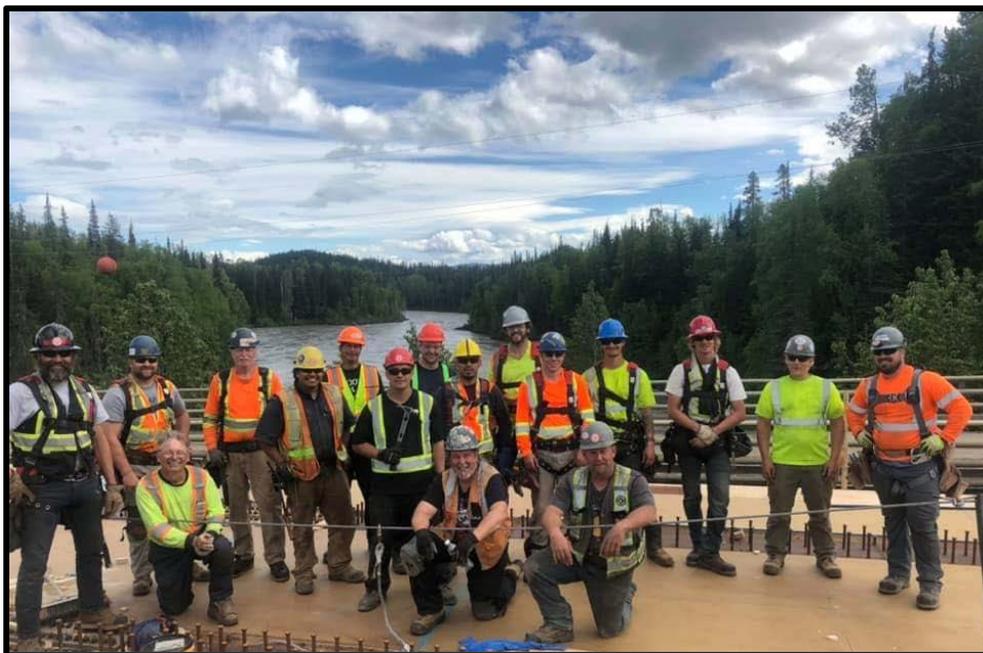
[View the current Board of Trustees on page 4](#)

You

- Receive benefits from the trust*

*To be eligible for benefits, you must have a minimum of 110 credited hours (within 12 consecutive months) reported and paid into the plan by your employer(s).

Some of your benefits are self-insured – this means that when you make a claim, it is paid directly out of our limited funds in the trust.



Your CMAW Benefit Plan includes coverage for life insurance, disability, health and dental care, and more. For additional details, visit www.cmaw.ca.

Working together for optimal benefits

The Board of Trustees plays a critical role to keep the plan healthy. As part of its role, the Board is constantly reviewing expenses to make sure benefits dollars are being spent *in the best interest of members*.

At the same time, it faces challenges. There are external forces driving costs – an aging population, new, expensive drug therapies; and benefit fraud, to name a few.

While the trust is there to protect you and your dependents when in need, it also counts on **you** to help keep the plan affordable. There are some simple things you can do to make a difference: shop around for low prescription dispensing fees, help prevent benefit fraud (see tips on page 3), and practice good self-care to maintain your health.



It is in your interest to take good care of the plan so that you and your fellow workers can enjoy this valuable piece of your compensation package for years to come.

Keep your plan healthy – help prevent benefit fraud

What is benefit fraud?

Benefit fraud happens when service providers or members do any of the following:

- Submit false claims
- Alter invoices
- Bill for an ineligible service disguised as an eligible service
- Overcharge/over-utilize
- Return an item after reimbursement

How you can help prevent fraud

These smart behaviours are easy to adopt, can help prevent fraud, and contribute to keeping the Plan affordable:

Use the Plan based on your needs

- Understand what services are covered, so you can make informed decisions
- Accept only services and products that you need and will use

Be vigilant

- Treat your benefit dollars like your own money
- Only sign a claim form on the date that you received the product/service – never sign a blank claim form
- Treat your Green Shield Canada (GSC) ID card like you would a credit card – don't let anyone else use your card, and don't use anyone else's card
- Check receipts to ensure the details about the products and services you received are correct
- Read your explanation of benefits (EOB) statement regularly – report products or services you don't recognize
- If your service provider submits your claim directly to GSC, review the claim details online to ensure they're accurate
- If you've paid for a product or service out of pocket, submit your own receipts to GSC

Help GSC

- Complete claim audit questionnaires when requested – it helps GSC protect the plan from abuse, misuse and overuse
- Sign the Release of Information Authorization Form when requested – it gives GSC permission to review your claims information to ensure claims are properly submitted on your behalf

Contact GSC if...

- A provider asks you to sign a blank claim form
- You find any inaccuracies in receipts/claims
- You receive products or supplies that you didn't request or authorize

You can report your concerns anonymously at 1.800.265.5615 ext. 6921. You can also email bmis@greenshield.ca or complete the contact form on [greenshield.ca](https://www.greenshield.ca).

Suspect fraud?

You can report your concerns anonymously at 1.800.265.5615 ext. 6921. You can also email bmis@greenshield.ca or complete the contact form on [greenshield.ca](https://www.greenshield.ca).

Get paid – faster

The GSC website makes managing your benefits and claims quick and easy. Once you register, you can:

- Submit many of your claims for instant decision
- Upload claim forms, receipts and supporting documentation for all types of claims
- Sign up for direct deposit for faster payment
- Check if a specific drug is covered through the “Is My Drug Covered” tool
- Submit a “pretend” claim to instantly find out what portion of a claim will be covered
- Find a dental, paramedical, or vision care provider in your area
- Print personalized claim forms and replacement ID cards
- Print personal explanation of benefits (EOB) statements if you need to coordinate benefits with your spouse
- Print a statement with all the year’s claims
- Earn points and bid on rewards through GSC’s interactive Change4Life® health management portal

Download the mobile app – **GSC on the Go®** – for quick and easy access to your benefit plan information, anytime, anywhere.

Note: Members are subject to random audits of claims. It is important and your responsibility to keep a copy of receipts for all services claimed via the GSC app.

How to register for the GSC website

- Go to [greenshield.ca](https://www.greenshield.ca), click “LOGIN” (found in the top right corner) and then click “GO” to register as a plan member.
- Enter your plan member ID and registration key in the “REGISTER HERE” section.
- Click “CONTINUE WITH REGISTRATION.”
 - Don’t have a registration key? Click “GET A REGISTRATION KEY” and follow the steps.
- Confirm your personal details, create a user name and password, and provide answers to three challenge questions.
- You can also give authorization for other people to access your account (such as a spouse) and enter your banking information for direct deposit.
- That’s it! You now have access to all the tools to manage your CMAW Benefit Plan.

Board of Trustees

Jessie Gregory
(Chair)

Chris Wasilenchuk

Ken Bissonette

Peter Cail

Mikael (Mike) Jensen

Paul Nedelec

Jan Noster

*Jessie Gregory has replaced Chris Wasilenchuk as the chair of the board. Ken Bissonette has replaced outgoing Trustee Chris MacLeod and Mikael Jensen has replaced Fred Kuhn.



Please contact the CMAW Benefit Plan administration office for questions:

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