



April 1, 2020

TO ALL ACRC MEMBERS:

Message from the Trustees of the ACRC Health and Welfare Plan

On behalf of the Trustees of the ACRC Health and Welfare Plan, I am pleased to announce that the Trustees have approved an investment of almost \$1 million to assist our members during the slowdown of activity in the construction industry due to the Coronavirus public health emergency. These changes have been coordinated with our benefits administrator, Coughlin.

Premium Reductions Subsidized by the Plan

Active Members subsidy

Active members will have their monthly premium reduced by \$100 for the months of April and May, 2020, from \$315 to \$215 per month.

Self-Paying Members subsidy:

The self-pay amounts can also be adjusted based on expected plan usage to:

- \$130 for full self pays - a savings of approximately \$90 per month (from \$221.56), that is in addition to the 25% subsidy already embedded in the self-pay rate
- \$110 for self-pays without dental - a savings of approximately \$50 per month (from \$159.35), that is in addition to the 25% subsidy already embedded in the self-pay rate
- \$100 for retirees – a savings of approximately \$45 per month (from \$145.29), that is in addition to the 25% subsidy already embedded in the self-pay rate. For retirees who have their self-payment automatically deducted from their bank accounts, the self-pay amount will be adjusted for the months of April and May.

Members who self-pay their benefit premiums will have to pay the reduced amount for the two months. However, if a member has sufficient funds in their Health Savings Account (HSA), the reduced premium will be automatically reimbursed to the member by Coughlin. Although the HSA account cannot normally be used to pay premiums, on this one occasion we will permit the premiums to be treated as a reimbursable expense.





Mental Health Tools for ACRC Members not participating in the Health & Welfare Plan

ACRC members who do not participate in the Health and Welfare Plan (approximately 3500), will be provided limited access to counselling through the People Connect, an online mental health service as well as the Member Family Assistance Program. Information on these programs can be found on our website under Health and Welfare Benefits (refer to Homewood Bulletins and People Connect sections).

Under People Connect, this will entitle members and each of their family members to an initial free on-line assessment and counselling session (up to one hour) and access to online resources, with the ability to purchase additional counselling services, if necessary. There is no direct cost required to use the Member Family Assistance Program.

We realize that many of you have already had to access Employment Insurance benefits, and some of the additional relief programs provided by the Federal and Provincial governments. The temporary reduction in health and welfare premiums, and the expanded access to counselling, are to assist you and your families adjust during this difficult time. It is important that we all focus on the health of our families, co-workers and neighbors, and take the necessary precautions to assist the health authorities deal with this unprecedented emergency. Thank you for doing your part.

In solidarity,

Debbie Romero
Executive Secretary-Treasurer and
The Board of Trustees of the ACRC Health and Welfare Plan

- Cape Breton
- New Brunswick
- Newfoundland & Labrador
- Nova Scotia & Prince Edward Island

