

Retirees Benefit Report – November 2016

As a result of the new contract recently ratified between Ford Motor Company and Unifor, there are a few changes that are worth highlighting. Although the fight to reinstate Pcola was obviously not won, a few but small positive gains were achieved. The biggest impact for all retirees and surviving spouses is regarding the HEALTHCARE CONTRIBUTION which will be reduced by 50%. What this means is that any one retired before age 65 will now have a deductible of \$48.60 (\$97.20 originally) payable every three months when HealthCare Benefits are used in that quarter. For retirees 65 and older and for surviving spouses the deductible is reduced to \$24.30 (\$48.60 originally) effective January 1, 2017.

Also, PSA testing for prostate will be covered for anyone 50 years or older to \$15 per test. (Typical charge is \$35-\$45 per test).

Physiotherapy coverage is also a new benefit for \$50 per visit to a yearly maximum of \$200. Please note that those 65 or older, certain provincial plan exceptions will apply. In Ontario if:

- You've been **discharged as an inpatient of a hospital after an overnight stay** and require physiotherapy for the condition, illness or injury for which you were originally hospitalized: contact your doctor or nurse practitioner.
- You receive income from Ontario Works or Ontario Disability Program.
- You are age 65 or older: contact your doctor or nurse practitioner.
- You are age 65 or older and require in-home physiotherapy (in your house or a retirement home) contact: Community Care Access Centre (CCAC) in your area or phone: your area code – 310-2222 (CCAC).
- You are 65 or older and living in a long-term care home: contact doctor or nurse practitioner on staff. As part of your care plan at the facility who will be referred to registered physiotherapist who will decide the nature of treatment.

If you meet the above criteria the government will fund your physiotherapy needs.

With Paramedical Benefits such as: Chiropractor, Naturopath, Podiatrist/Chiropodist, Registered Massage and Physiotherapy. These annual maximums will now be based on a calendar year from January 1 to December 31. If anyone has not yet reached their annual maximums and require the services listed above please take advantage of this opportunity before December 31, 2016 as these benefits will reset January 1, 2017 to reflect the calendar change.

On a final note, I'm anticipating the arrival of new HealthCare Program books in the second quarter of 2017. If anyone is interested in receiving a copy please notify the benefits office and I will mail them directly. As usual, any questions or concerns are always welcomed and please don't hesitate to ask.

Thank-you
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