

International Association of Heat and Frost Insulators & Allied Workers, Local No. 118

Health and Wellness Trust Fund



Benefit Plan NEWS

October 2024

Important Changes to Massage and Physiotherapy Coverage

The Trustees regularly review the coverage provided under the Plan and as part of a recent review, they have made some updates to the coverage for Registered Massage Therapy and Physiotherapy services. These changes are designed to enhance the responsible use of these services while ensuring they remain available to all Plan Members.

Effective October 1, 2024, the NEW calendar year maximum for Physiotherapy claims will be adjusted to \$3,250 per person and the calendar year maximum for Registered Massage Therapy claims will be adjusted to \$3,250 per person. This change applies to all Plan Members including Retirees.

The Trustees understand that changes to benefits can be challenging, but these measures are intended to maintain the quality and protect the accessibility of the services provided. The Trustees remain committed to supporting the health and well-being of our Plan Members and will continue to monitor and adjust the Plan as needed.

If your claims for Physiotherapy or Registered Massage Therapy have reached this maximum as of October 1st, no further claims will be payable for those services for the balance of this calendar year.

Get to know your Employee and Family Assistance Plan (EFAP)

Everyone faces challenging and stressful events in their lives. Most of the time we can handle these situations ourselves; other times we could benefit from some support. Your EFAP is a professional, confidential, and proactive service to support you and your eligible dependents for a wide range of personal, family, and work-related concerns. You have access to this benefit at no cost to you.

Your EFAP is provided through Homewood Health, and it's here for you whenever you need it, 24 hours a day, seven days a week, 365 days of the year. Within a confidential environment you can receive counselling for any challenge - whether it's taking that first step in facing a possible addiction, finding support for the challenges of parenting or caring for ageing parents, or simply managing day-to-day stress.

Homewood Health, is a trusted company with years of experience delivering the best possible support for Members like you and your family. Everyone is guaranteed confidentiality within the limits of the law. You won't be identified to anyone — including your employer, your union, or any family members. People frequently use an EFAP for personal challenges such as relationship concerns, family or parenting issues, anxiety, depression, addictions, grief, coping with health issues, money or work-related challenges. You will be matched with a counsellor who suits your specific needs.

Counselling services can be offered face-to-face, over the phone, through video, or online. Offices are local and appointments are made quickly, with your convenience in mind. If you have a preference for location, gender, or appointment time, Homewood will do their best to accommodate your preferences. When you need to speak with someone, simply call Homewood Health — staff will ask you for some basic information (to establish your eligibility for this benefit) and will help set up an initial appointment at a time that is convenient for you. An experienced counsellor will assess your concerns and help you develop practical solutions.

Contact Homewood Health to learn more. 1.800.663.1142 | TTY: 1.888.384.1152 | International (Call Collect): 604.689.1717