



INTERNATIONAL UNION OF PAINTERS AND ALLIED TRADES

PROVINCE OF ONTARIO

HEALTH AND WELFARE TRUST FUND

SUMMER 2023 NEWSLETTER

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132 Toro Road, Ground Floor, Toronto, ON M3J 2A9

Phone 1-888-863-2278 | Email iupat@bpagroup.com | www.iupat.on.ca

VCARE

vCare is a virtual healthcare online platform that provides Members and eligible dependents with 24/7 personalized medical support. Members and eligible dependents can connect instantly with a healthcare provider for any primary health questions and concerns, fill and refill prescriptions, specialist referrals, and lab requisitions.

- ✓ Go to vcareregistration.com and follow the steps to register and to download the app
-

COMPASS HEALTH CARE NAVIGATION

Health Care Navigation provides Members and eligible dependents guidance through the provincial healthcare system. Personal Nurses will assist in arranging medical appointments, completion of paperwork, follow up on appointments, explaining results and next steps, advice, and support through treatment and assisting in accessing alternative treatment and services.

- ✓ Call 1-866-833-5956

CANCER ASSISTANCE

Cancer Assistance helps Members and eligible dependents diagnosed with cancer navigate through the provincial health care system with highly trained oncologists to ensure the correct treatment and care is provided and will provide a single point of contact through the treatment cycle.

- ✓ Call 1-866-599-2720

MYCONSULT SECOND OPINION

Members and eligible dependents have access to MyConsult Second Opinion with the Cleveland Clinic which connects Members and eligible dependents to the expertise of top specialists via secure web platform for consultations and a detailed second opinion working directly with patients and their family physicians.

- ✓ Call 1-866-883-5956
-

MHEALTH

mHealth is a virtual mental health online platform that provides Members and eligible dependents access to an easy-to-access digital platform containing customized articles and support program contact information to help in the promotion, prevention, treatment, recovery, and support of mental health and addictions in addition to a self assessment tool.

- ✓ Go to bpamhealth.com and follow the steps to register and to download the app
- ✓ For Cognitive Behavioural Therapy (CBT) by the QuikCare Confidential Mental Health Program, you may also call 1-844-900-8357

Take advantage of reduced fees on prescription medication, and other value-adds!

Choosing a pharmacy with a low dispensing fee helps the status of the benefit plan expenses and the overall cost of your medication. Members and eligible dependents have access to preferred pricing through **participating providers**. By filling your prescriptions with the listed providers below, you will have access to lower dispensing fees, lower ingredients cost, reduced pharmacy markup and exclusive perks from each provider. Over the long-term, these savings will be invested back into the benefit plan, making sure Members and their eligible dependents can get the best benefit coverage possible.

Prescription drug costs vary from pharmacy to pharmacy depending on the dispensing fee and mark-up.



DISPENSING FEE

•This is the amount pharmacies charge for their professional services when they fill a prescription

DRUG INGREDIENT COST

•This is the amount a pharmacist pays to buy the drug

PHARMACY MARK-UP

•This is any additional amount a pharmacy may charge for a drug and is applied to help pay for the costs of running the pharmacy

Simply present your Benefit Card to the pharmacist and savings on your prescription drugs will be applied automatically!



PROVIDERS	METRO AND FOOD BASICS	REXALL AND PHARMA PLUS	SOBEYS
REGIONS	ON	ON, BC, AB, SK, MB	ON, BC, AB, SK, MB, NB, NS, NL
NUMBER OF STORES	Over 70	Over 400	Over 400
EXCLUSIVE PERKS	Coupons exclusive to Union Plan Members issued periodically	Exclusive savings card that gives you 20% off 4,000+ Rexall-branded products: Use Goup ID "BPA2020"	Air Miles promotions in store and when checking out

HOME DELIVERY PHARMACY

Your drug prescriptions shipped free next business day across Canada to home, work, or any post office!

Home Delivery Pharmacy provides Members and eligible dependents the convenience of home delivery for their prescription medication, sorted into daily packets to ensure the correct dose daily, as well as auto-renewal of prescriptions, while offering lower dispensing fees.

Go to vcareregistration.com and follow the steps to register and to download the app

LifeJourney

Members now have access to LifeJourney, a new way to approach your Member and Family Assistance Program (MFAP). It is a single, integrated virtual service that provides 24/7 access to immediate, compassionate care directly through the vCare app.

You and your eligible dependents have additional resources which include **allied health professionals, case management, diagnoses, forms, lab work requests, mental health, prescriptions, specialist referrals.**

Through the LifeJourney digital platform, you will be guided by a Care Advocate at every step. Your Care Advocate will help you find the right resources and put together a personalized treatment plan to help you reach your health and wellness goals.

Go to vcareregistration.com and follow the steps to register and to download the app

Expedited Access to Healthcare

Your QuikCare Platinum Program provides you with treatment in days or weeks, compared to months under normal circumstances. It has been upgraded to allow you access to all the diagnostics and specialists currently available to you, plus a variety of new services.

Call **1-844-900-8357** and the Case Management team will coordinate with you and assist you every step of the way.

TWO NEW DIAGNOSTIC TESTS

- Colonoscopy
- Endoscopy
- CT Scan
- MRI
- Ultrasound

FIVE NEW SPECIALTIES

- Dermatologist
- Endocrinologist
- Gynecologist
- Podiatrist
- Respirologist
- Cardiology
- Ear, nose and throat
- Gastroenterology
- General Surgery
- Neurology
- Neurosurgery
- Ophthalmology
- Orthopedics
- Rheumatology
- Urology

SURGERIES* – NEW

(Members only, not available to dependents)

- Orthopedic Surgery: ACL, ankle, elbow, foot, hand, hip, knee, shoulder, toe and wrist
- General Surgery: Cataract, ear, nose and throat, gallbladder and hernia

ADDICTION TREATMENT – NEW

(Members only, not available to dependents)

- Inpatient substance use and addiction treatment, with two inpatient locations in Ontario as well as outpatient options

*Not all surgeries qualify. For example, joint replacement surgeries are not covered.

Diabetes is a disease in which your body either can't produce insulin or can't properly use the insulin it produces. Insulin is a hormone produced by your pancreas. Insulin's role is to regulate the amount of glucose (sugar) in the blood. Blood sugar must be carefully regulated to ensure that the body functions properly. Too much blood sugar can cause damage to organs, blood vessels and nerves. Your body also needs insulin in order to use sugar for energy.

Type 1 diabetes is an autoimmune disease and is also known as insulin-dependent diabetes. People with Type 1 diabetes aren't able to produce their own insulin (and can't regulate their blood sugar) because their body is attacking the pancreas. Roughly, 10% of people living with diabetes have Type 1, insulin-dependent diabetes. Type 1 diabetes generally develops in childhood or adolescence, but can also develop in adulthood. People with Type 1 need to inject insulin or use an insulin pump to ensure their bodies have the right amount of insulin.

People with **Type 2** can't properly use the insulin made by their bodies, or their bodies aren't able to produce enough insulin. Roughly, 90% of people living with diabetes have Type 2 diabetes. Type 2 diabetes is most commonly developed in adulthood, although it can also occur in childhood. Type 2 diabetes can sometimes be managed with healthy eating and regular exercise alone, but may also require medications or insulin therapy. In addition to healthy eating and exercise, you can:

- Manage weight, blood pressure, and stress
- Monitor blood glucose levels
- Take medication exactly the way the doctor prescribes

When we talk about preventing diabetes, we are usually talking about preventing Type 2 diabetes. Safe and effective ways to prevent Type 1 diabetes have not yet been identified, despite the amount of research in this area.

Type 2 diabetes, however, can be prevented or delayed for many people, which is great news if you think being diagnosed with Type 2 diabetes is inevitable for you.

REDUCE YOUR RISK

Decreasing your risk of developing Type 2 diabetes involves making lifestyle changes. Eating healthy, moving more and losing weight, if you are overweight, are the most effective things you can do to reduce your risk of developing Type 2 diabetes.

Even if you have already been told that you have pre-diabetes or that you have a high risk of developing Type 2 diabetes, you still have the chance to make changes that can delay or prevent Type 2 diabetes.

EAT HEALTHY

Start by looking at your food choices. Diet is the most important part of lifestyle change. Small changes can make a big difference and help you take those first few steps to reduce your risk.

A good first step is to cut out highly processed foods, refined grains such as white bread, sugary food and sugary drinks. Plan your meals around vegetables, more plant-based proteins, whole grains, dairy, lean meats, oily fish, nuts and healthy oils such as olive oil.

MOVE MORE

Moving more will help you prevent diabetes. Just a little extra activity each day can go a long way.

Start with limiting the amount of time spent sitting. Interrupt your sitting time by standing up and moving around briefly every 20 to 30 minutes.

Another goal should be to get at least 150 minutes of aerobic exercise per week (like walking, bicycling or jogging). Smaller amounts of activity can still have some health benefits.

LOSE WEIGHT

If you have pre-diabetes, an eating and exercise plan that helps you lose just 5% of your initial body weight can delay or prevent Type 2 diabetes from developing. Make an action plan and stick with it. Try not to get discouraged if you don't see immediate results.

It can be hard to stay motivated, but reducing your risk of developing diabetes will help you live a longer, healthier life.

GET SUPPORT

You don't need to do it alone. LMC is Canada's largest specialist care provider in diabetes and endocrinology. They are dedicated to transforming diabetes specialist care by making it more accessible, comprehensive, and patient-centric than ever before.

Their endocrinologists, many of whom are nationally renowned for their areas of expertise, are supported by an interdisciplinary team of highly qualified physician assistants, diabetes educators (registered nurses, registered dietitians, pharmacists), optometrists, chiropodists and clinical research professionals. They have 13 clinics, 20 clinical research sites, and provide care to over 77,000 patients across Canada annually.

Specialist services are completely free to patients and are entirely covered with each province's health care plan (OHIP in Ontario).

Short wait time are less than 2-4 weeks. Urgent patients can be scheduled within a week. Visit the LMC website at the following link for more information and locations across Ontario: www.lmc.ca

MEMBER BENEFIT CARD

Your pharmacist, dentist, and other healthcare providers can submit claims on your behalf, reducing your out-of-pocket expenses. Your service provider invoices the International Union of Painters and Allied Trades directly and the paperwork is taken care of for you. All you have to do is present your Benefit Card.

Take advantage of using your Member Benefit Card to streamline the processing of your claims. Ask your pharmacist, dentist, and healthcare practitioners if they can submit electronic claims or contact our **Member Services** department for more information.



BPA eCLAIMS APP

Submitting and tracking claims is quicker and easier than ever with BPA eClaims! The BPA eClaims mobile app and website allows you to submit claims and check claim status through your phone or desktop computer.

To get started, all you need to do is register. You can do so by downloading the app to your phone or by accessing BPA eClaims from our website. Choose either way below and follow the instructions provided on the next page. Once registered you will be all set to submit your claims electronically.

MOBILE APP

To download the mobile app to your phone or tablet, go to the App Store (iPhone) or Google Play (Android) and search BPA eClaims. Look for the BPA app icon pictured above and click “GET” (iPhone) or “Install” (Android) button. Follow the steps provided on the next page to register yourself and your eligible dependents.

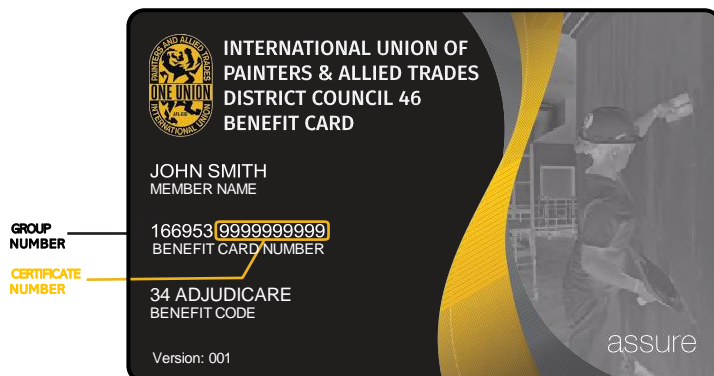
WEB ACCESS

To access BPA eClaims from your computer visit our website at iupat.on.ca/iupat-members/member-benefits and follow the steps to register.

If you have any technical questions about the app or website, contact our **Member Services** department.

BEGINNING YOUR REGISTRATION PROCESS

As a first time user of BPA eClaims, you will have to register your account. In this step you will need your Benefit Card. In the registration process you will be asked to provide your group number and certificate number. Your **group number** is the first six digits of your Benefit Card number, and your **certificate number** is the second set of ten digits of your Benefit Card number.



1-888-863-2278

MEMBER SERVICES CONTACT INFORMATION



iupat@bpagroup.com

MOBILE APP

STEP 1

On your phone, download/open the application and click "Register Account" in the bottom right corner.

STEP 2

Enter your information in each section. You will need to create a username and password, then click "Sign Up".

STEP 3

You will return to the login page where you will enter your username and password and click login at the bottom.

STEP 4

On the dashboard, you can see recently submitted claims and the status of your submitted claims.

SUBMITTING A CLAIM

SELECT CLAIM TYPE

- Prescriptions Drugs
- Dental Care
- Health Care

SELECT PATIENT

- Member
- Spouse
- Dependent (Child)

DETAILS

If you are submitting for multiple services from the same provider/visit, you will be prompted with the option to "Add Another Service".

If you are submitting a claim with Coordination of Benefits (COB), make sure you enter the amount under "First Payor" that your primary insurance has already paid.

RECEIPT

In this step make sure you have the receipt from your provider and the receipt from your Primary Insurance (if submitting with Coordination of Benefits) on hand.

You can take a picture of each receipt with your phone and upload. Make sure the picture is focused and legible.

*If you are submitting from your desktop computer, scan and upload each receipt under the required section.

REVIEW

Once you have uploaded your receipts, you will have the option to have a final review of your claim. Once you have ensured the information is correct tap/click the checkmark icon to submit your claim.

Your claim will be reviewed, and you can check the status in under "History".

You will be notified once your claim has been paid or if it has been declined.

WEB ACCESS – DASHBOARD NAVIGATION

NAVIGATION

Navigate your way through different pages of the application including “My Benefits” where you can access more information around your benefits. “History” allows you to review past claims and to see an “Explanation of benefits” related to that claim.

PROFILE

Access details regarding your profile as a member. You can also switch profiles between yourself, spouse and dependents to check their benefit balances. Access a digital copy of your Member Benefit card and change your password if necessary.

NOTIFICATIONS/MESSAGES

When you have a notification or message you will see an alert to check. This can include messages from the administrator regarding your benefits or updates on the status of your claims. Be sure to check your messages regularly so that you can stay up to date.

SUBMIT A CLAIM

Start the submission process of your claim here. See the previous page on how to submit a claim. Be sure to scan or take a picture of your receipt for the submission process.

SWITCH CLAIMANT

Toggle between “Member”, “Spouse” and “Dependents” if applicable. When you switch the claimant “Recent Claims” and “Claim This Again” will update to reflect the selected claimant.

CLAIM THIS AGAIN

This section shows claims that have been consistently submitted by a member. If you have the same weekly, daily or monthly claim it will show up in this section to make the submission process easy. Your provider will already be filled out, simply fill out the specific details of the claim.

RECENT CLAIMS

See claims that have recently been submitted and the status of that claim. Click the “See All” button to expand this view to get a historical view of all claims. You can also go to “History” in the navigation menu at the top of the page to see all claims submitted.

The Board of Trustees is pleased to announce that direct deposit for claim reimbursement is available for Members who choose to submit claims on the BPA eClaims mobile app or website.

If you are interested in receiving direct deposit reimbursement for claims submitted electronically, please complete the Pre-Authorized Debit (PAD) Agreement Form provided on the next page and return it by fax at 416-636-4800 or by email at IUPAT@bpagroup.com.



Please note that Members must be registered either on the BPA eClaims mobile app or website to be eligible for direct deposit reimbursement of their claims. To download the mobile app, go to the App Store (iPhone) or Google Play (Android) and search BPA eClaims. To access BPA eClaims from your computer, visit our website at iupat.on.ca/iupat-members/member-benefits.



Should you have any questions, please contact your benefit office:

Phone: 416-636-4700

Toll Free: 1-888-863-2278



INTERNATIONAL UNION OF PAINTERS & ALLIED TRADES

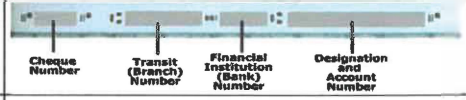
Application for EFT (CAD) Direct Deposit

Submit to: IUPAT | 132 Toro Rd. Ground Floor, Toronto ON, M3J 2A9 | Tel: 416-636-4700 | Fax: 416-636-4800 | Email: iupat@bpagroup.com

A. Member Information(Please Print)

First Name:	Last Name:		
Address:		Date of Birth (mm/dd/yy):	
City:	Province:	Postal Code:	
Certificate #:	Country:		
Email Address:	Telephone No.:		
			Cell No.:

B. Account Information

Account Holder Name(s):					
Transit No:	Bank No:	Account No:			
<input type="radio"/> New Authorization <input type="radio"/> Change to Existing Authorization					

C. Authorization

I/We Acknowledge that this agreement is provided for the Benefit of the "Payee" and "Processing Institution" and is provided in consideration of the Processing Institution agreeing to process credits into the Account with the Processing Institution in accordance with the Rules of the Canadian Payments Association (the "CPA Rules").

By signing this agreement, I/We request my/our benefits to be paid through electronic funds transfer (direct deposit) into this account. This authorization may be cancelled at any time upon written notice by me/us. I/We warrant and guarantee that the Person(s) whose signature(s) is/are required to sign on the Account have signed the Agreement.

Note: If only one signature is required for this account, then only one Payee is needed to sign. However, if two or more signatures are required, then both or all payees must sign.

Payee Signature: _____

Payee(2) Signature: _____

Date: _____

Date: _____

Please complete in full, print, sign, and return by fax: (416)-636-4800 **or** by email at iupat@bpagroup.com.

