

# Welfare Plan Bulletin

April 2014



## Welfare Plan Update:

Recently, your Health & Welfare Board of Trustees met with the Plan Consultants and discussed the financial status of the Welfare Plan. With the financial stability of the Welfare Plan and taking into consideration the letters submitted by the Membership, the Trustees have made enhanced Plan coverage including the **Employee Family Assistance Program (EFAP)** as outlined in this bulletin.

## IMPORTANT DATE / Deadline

**JUNE 30,  
2014**



### WELFARE office:

- ◇ Year 2013 MSP premiums.
- ◇ Year 2013 Visioncare benefits.
- ◇ Year 2013 Special Senior Members' (age 65+) benefits.

### MAILING ADDRESS:

#203 - 1658 Fosters Way  
Delta, BC, V3M 6S6.

### COUGHLIN office:

- ◇ Year 2013 Extended health benefits.
- ◇ Year 2013 Dental benefits.
- ◇ Year 2013 HSA benefits.

### MAILING ADDRESS:

The Claims Department  
Coughlin & Associates Ltd.  
PO BOX 764  
Winnipeg, MB, R3C 2L4.

Reimbursements for year 2013 expenses must be in the appropriate offices (see above) by June 30, 2014.

- \* Claims **WILL NOT** be processed or paid **under any circumstances** after June 30, 2014.
- \* Only **ORIGINAL RECEIPTS** will be processed for reimbursement. Original receipts **WILL NOT** be returned to you.
- \* Incomplete Claim Forms **WILL NOT** be processed.
- \* Reimbursements sent to the wrong office **WILL** delay the processing of your claim.

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**Tom McKinley**  
Plan Administrator.

### Plumbers Local 170 Health & Welfare Plan Board of Trustees:

- ◆ Cyril Popoff - Chairman.
- ◆ Jack Allard - Union.
- ◆ Russ Davidson - Management.
- ◆ Don Lundquist - Management.
- ◆ Jamie McKenzie - Mgm't.
- ◆ Brian McKinley - Union.
- ◆ Joe Shayler - Union.

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**Plumbers Local 170 Welfare Plan Office** Website: [www.plumbers.bc.ca](http://www.plumbers.bc.ca)

#203 - 1658 Fosters Way (Annacis Island), Delta, BC, V3M 6S6.

Phone: 604-526-3434

Toll-free: 1-800-665-6808





## EMERGENCY TRAVEL COVERAGE

Effective February 01, 2014 from \$1-million to \$5-million/trip.

### JUNE 30, 2014 SUBMISSION REMINDER

#### WELFARE office:

- ◇ Year 2013 MSP premiums.
- ◇ Year 2013 Visioncare benefits.
- ◇ Year 2013 Special Senior Members' (age 65+) benefits.

**MAILING ADDRESS:**  
#203 - 1658 Fosters Way  
Delta, BC, V3M 6S6.

RSA GROUP TRAVEL COVERAGE Emergency Travel Assistance via provider RSA		
Plan Details	Hour Bank Member	Early Retirees, Survivors & Associates
Coverage Period	60-days per trip	60-days per trip
Overall Maximum	\$5-million per coverage period	\$5-million per coverage period
Termination Age	Later of age 65 or expiry of Hour Bank Account (plus self-pay) but not beyond age 70.	<u>Early Retirees:</u> Later of age 65 or expiry of Hour Bank. <u>Survivors:</u> Earlier of age 65 or 24-months. <u>Associates:</u> Earlier of age 65 or 3-months following last contributions received.
Pre-Existing Clause	Not Applicable.	\$25,000 lifetime maximum for pre-existing condition (excludes Associates).



### JUNE 30, 2014 SUBMISSION REMINDER

#### COUGHLIN office:

- ◇ Year 2013 Extended health benefits.
- ◇ Year 2013 Dental benefits.
- ◇ Year 2013 HSA benefits.

**MAILING ADDRESS:**  
The Claims Department  
Coughlin & Associates Ltd.  
PO BOX 764  
Winnipeg, MB, R3C 2L4.

### Pre-Authorized Deposit (PAD) claim reimbursements directly to your bank account.

MSP reimbursements \$ Visioncare reimbursements \$ Special Senior Member reimbursements

Effective March 31, 2014, Canada Post rates will increase. To keep the Welfare Plan operating costs down and quick reimbursements, we encourage Members' to enroll in our PAD program:

- Pre-authorized deposit (PAD) lets your claim reimbursement be deposited directly into your bank account instead of receiving a claim cheque in the mail.
- Pre-authorized deposit eliminates the possibility of lost or stolen cheque/mail and is environmentally friendly.
- Pre-authorized deposits can only be used to **deposit money** into your bank account. **NO money can be withdrawn from your bank account.**

Pre-Authorized Deposit (PAD) forms available on our website at:

**<http://plumbers.bc.ca/forms/pdf/PAD.pdf>**

*or call the Welfare Plan Office at 604-526-3434 or 1-800-665-6808 for a PAD form.*





## Welfare & Pension [AIM]

### ANNUAL INFORMATION MEETING

**DATE:** Saturday, **MAY 03, 2014**

**TIME:** Meeting starts at **9:00 a.m.** (doors open at 8:30 a.m.)

**PLACE:** Plumbers Local 170 Hall (Main Floor)  
1658 Fosters Way, Delta, BC, V3M 6S6

Effective **May 01, 2014:**  
Employee & Family  
Assistance Program (EFAP).  
Presentation & information  
session at May 03/14 AIM.  
Summarized detail on  
EFAP program on p.4  
of this bulletin.

- If you are unable to attend any of the AIM meetings, and would like an AIM package, please contact the Welfare Plan Office after May 03, 2014.
- For your convenience, AIM information package will be available on our website after May 03, 2014 at [www.plumbers.bc.ca](http://www.plumbers.bc.ca)

For the convenience of the membership, the schedules of the **AREA** Welfare & Pension AIM and Local 170 AGM meetings are conjoined.

- The Administrator will be in attendance at the meetings; Welfare & Pension Plan Chairmen and/or any Trustees' attendance will depend on their schedule.
- Any update or changes to AIM will be on our website at: [www.plumbers.bc.ca](http://www.plumbers.bc.ca)

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#### MAY 2014 - Area Information Meeting

<b>Ft St John</b>	May 13 – Tues.	7:00 p.m.	<b>Ft St John Training School:</b> 7825 – 100 <sup>th</sup> Avenue.
<b>Prince George</b>	May 14 – Wed.	7:00 p.m.	<b>Coast Inn of the North:</b> 770 Brunswick Street.
<b>Kitimat</b>	May 15 – Thurs.	7:00 p.m.	<b>Kitimat Riverlodge Rec Centre:</b> 654 Columbia Ave, West.
<b>Gibsons</b>	May 20 – Tues.	7:00 p.m.	<b>Cedars Inn:</b> 895 Gibsons Way.
<b>Courtenay</b>	May 21 – Wed.	7:00 p.m.	<b>Crown Isle Resort:</b> 399 Clubhouse Drive.
<b>Nanaimo</b>	May 22 – Thurs.	7:00 p.m.	<b>Coast Bastion Inn:</b> 11 Bastion Street.

#### JUNE 2014 - Area Information Meeting

<b>Kamloops</b>	June 02 – Mon.	7:00 p.m.	<b>Hotel 540:</b> 540 Victoria Street.
<b>Kelowna</b>	June 03 – Tues.	7:00 p.m.	<b>Coast Capri:</b> 1171 Harvey Avenue.
<b>Castlegar</b>	June 04 – Wed.	7:00 p.m.	<b>Best Western Fireside Inn:</b> 1810 – 8 <sup>th</sup> Avenue.
<b>Cranbrook</b>	June 05 – Thurs.	7:00 p.m.	<b>Best Western Inn Cranbrook:</b> 1019 Cranbrook St, North.





# EFAP

## Employee & Family Assistance Program

**AVAILABLE**  
**May 01,**  
**2014**

### Solutions for a wide range of life's challenges

#### Let us help you:

ACHIEVE WELL-BEING • Stress • Depression • Anxiety • Anger  
• Crisis situations • Life transitions

MANAGE RELATIONSHIPS AND FAMILY • Separation and divorce  
• Elder care • Relationship conflict • Parenting  
• Blended family issues

FIND CHILD AND ELDER CARE RESOURCES • Maternity and  
parental leave • Adoption • Child care services • Schooling  
• Adult day programs • Nursing and retirement homes

GET LEGAL ADVICE • Separation and divorce • Civil litigation  
• Custody and child support • Wills and estate planning

GET FINANCIAL GUIDANCE • Credit and debt management  
• Budgeting • Bankruptcy • Financial emergencies  
• Changing circumstances

DEAL WITH WORKPLACE CHALLENGES • Work-life balance  
• Conflict • Career planning • Bullying and harassment

TACKLE ADDICTIONS • Alcohol • Tobacco • Drugs  
• Gambling • Other addictions • Post-recovery support

IMPROVE NUTRITION • Weight management • Boost energy  
and resilience • High cholesterol • High blood pressure  
• Diabetes • Heart disease

FOCUS ON YOUR HEALTH • Identify conditions • Prevent illness  
• Manage symptoms • Discover natural healing strategies  
• Create an action plan for better health

#### Who is Eligible to use EFAP?

- ◇ Active Member or Apprentice.
- ◇ Eligible dependents.
- ◇ Probationary Apprentice.
- ◇ Permit Member.
- ◇ Associate (up to age 65).
- ◇ Return to Work (Retired / Senior Member) under age 70.
- ◇ Special Senior Member / Retired Members (age 65+ up to age 75).

### What your EFAP has to offer

#### Immediate, confidential help for any concern

Your EFAP is a confidential and voluntary support service that can help you take the first step towards change.

We'll help you find solutions to all kinds of challenges at any age and stage of life. Whether you have decided to get in shape, are considering buying a new home or want to find a better work-life balance—we have the expert insight to get you on your way.

You and your immediate family members (as defined in your employee benefit plan) can receive support over the telephone, in person, online and through a variety of self-guided resources. You'll get immediate, relevant support in a way that is most suited to your preferences, learning approach and lifestyle. Highly qualified, experienced and caring professionals help you select a support option that works best for you.

Your EFAP is completely confidential within the limits of the law. No one, including your employer, will ever know that you have used the service unless you choose to tell them.

CALL FOR CONFIDENTIAL AND IMMEDIATE SUPPORT WITH  
YOUR WORK, HEALTH AND WELL-BEING 24/7/365.

**1 800 387-4765** TTY: 1 877 388-0275

[workhealthlife.com](http://workhealthlife.com)

#### Life happens. Let us help.

Contact your Employee and Family Assistance Program (EFAP) for immediate, confidential help 24/7/365.

**1 800 387-4765** TTY: 1 877 338-0275

[workhealthlife.com](http://workhealthlife.com)

