BULLETIN

- PLUMBERS LOCAL 170 WELFARE PLAN -

Plan Member Portal

As a reminder, Members can log in to the Coughlin Plan Member Portal at www.coughlin.ca to perform many functions such as updating personal information and various claim matters including reviewing claims history, claim status, benefit statements, and confirm benefit accumulations and/or maximums. In addition, documents are also available to review or print such as booklets, claim submission forms, and Pre-Authorized Deposit forms. If you are interested in registering, please contact the Claims Department at Coughlin & Associates Ltd. (Telephone: 1-888-204-1234 or E-Mail: winnclaim@coughlin.ca) for assistance.

Pre-Authorized Deposit

Members may have their health and dental claim reimbursements deposited directly to their bank accounts.

With Coughlin's Pre-Authorized Deposit (PAD) reimbursement program, members can receive their reimbursements within five business days following the approval of their health and dental claims. They will not have to wait for the arrival of a cheque and a trip to the bank before depositing their reimbursement.

The claims reimbursement program is designed to speed-up the claims reimbursement process by reducing cumbersome paper-based systems that rely on standard postal services.

- Print the PAD form from the Coughlin Plan Member Portal or at www.coughlin.ca.
- Complete and return the form with a void cheque to Coughlin.

Pre-Authorized Deposits Coughlin & Associates Ltd. P O Box 764 Winnipeg, MB R3C 2L4

To be eligible for PAD, deposits must be made to an accredited Canadian financial institution. Please note that lines of credit are not accepted.

Submit Your Claims Electronically

Paramedical (Chiropractor, Massage Therapist, Physiotherapist) services claims can be submitted directly through the Coughlin Plan Member Portal. Your claim will be adjudicated within two business days.

Some important points to remember:

- The maximum amount that can be claimed is \$500 for paramedical services per claim transaction per covered person. You may not submit a claim for yourself and another person, such as a dependant, at the same time.
- You must be registered with Coughlin's Pre-authorized Deposit plan before the service will be activated.
- Claims are audited randomly. Be sure to keep your claim receipts for one year. If you receive an audit notice, please submit the requested original claim receipts within the timeframe indicated.



Pre-authorized **DEPOSIT** (PAD) form **FOR PLAN MEMBER**

Use Pre-authorized deposit (PAD) to send claim payments directly to your bank account

Pre-authorized deposit (PAD), or direct deposit, lets your claim payments be deposited directly into your bank account. Your deposit will be confirmed by email and your Explanation of Benefits (EOB) will be available on the Plan Member Portal. Deposits will be made within two to five working days following the approval of your claim.

CONVENIENCE

Pre-authorized deposit eliminates the possibility of lost or stolen cheques. Deposits are made directly to your bank or financial institution account.

Pre-authorized deposit can only be used to deposit money into your bank account. No money can be withdrawn from your account without your written consent.

EXPLANATION OF BENEFITS (EOB)

Your EOB contains information outlining your reimbursement, deductibles, and amounts not reimbursed. Following the adjudication of your claim, your EOB will be available on the Plan Member Portal.

COMPLETE THE AUTHORIZATION FORM

Complete the authorization form and include one of your personal cheques marked "VOID." If you do not have a cheque, please provide an authorization form from your financial institution and send it to:

Coughlin & Associates Ltd. P.O. Box 764 Winnipeg, MB R3C 2L4

Tel.: (204) 942-4438 | **Fax:** (204) 943-5998

Toll-free: 1-888-204-1234 Website: www.coughlin.ca

Email: winnwebmaster@coughlin.ca

UNION LOCAL OR EMPLOYER NAME		MEMBER NAME			1964
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ADDRESS		CITY		PROVINCE	POSTAL CODE
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from my financial institution. Note:	Line Line	Bank code #	Account # (maximum 12 digits)		
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NOT be accepted.	*				
SIGNATURE				ATE (VOOV/MI	M/DD)
SIGNATURE DATE (YYYY/MM/DD) I authorize Coughlin & Associates Ltd. to credit my account indicated above. The Pre-authorized deposit plan may be terminated by either Coughlin & Associates Ltd. or by me through written					

notice. Deposits will be made within two to five working days following the approval of your claim. Your deposit will be confirmed by email.

I authorize Coughlin & Associates Ltd. ("Coughlin") to collect, use, maintain and disclose my personal information with the following persons, organizations or parties: health care providers; companies affiliated with Coughlin; financial institutions; government agencies; insurance companies and their reinsurers and/or service providers; employers or former employers; my local union and auditors; and the plan administrator Coughlin for the purposes of group benefits plan administration, audit, assessment, investigation, claim management, underwriting and for determining plan eligibility. When providing personal information for my spouse and/or dependants, I confirm that I am authorized to act on their behalf. I agree that a photocopy or electronic copy of this form is as valid as the original. I certify that the information given is true, correct and complete to the best of my knowledge.

Protecting your personal information Coughlin & Associates Ltd. recognizes and respects every individual's right to privacy. When personal information is provided to us, we establish a confidential file that is kept in our office, or the office of an organization authorized by us. We use the information to administer the group benefit plans. Your information is kept in a secure environment. We limit access to any party normally recognized by law and accepted privacy guidelines (i.e., PIPEDA; the courts; somebody you authorize; etc).