

### PLUMBERS LOCAL 170 WELFARE PLAN

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#### PLAN ADMINISTRATOR:

▶ Lisa Peterse

# WELFARE PLAN BOARD OF TRUSTEES:

- ▶ Brian McKinley
- Jack Allard
- ▶ Russ Davidson
- ▶ Craig Hallgren
- ▶ Jamie McKenzie
- ▶ Rick Musil
- A. D. Al Phillips

# **WELFARE 170 NEWSLETTER - Fall 2018**

NOTE FROM THE WELFARE PLAN BOARD OF TRUSTEES: With the financial stability of the Welfare Plan and taking into consideration the letters and emails written by the Membership; the Welfare Plan Board of Trustees, Plan Administrator and Consultants continuously focus on potential improvements and enhancements to your Plan coverage.





### HEALTHCARE SPENDING ACCOUNT (HSA)

TERM: July 01, 2018 to June 30, 2019. (HSA letters sent July 06, 2018)

The HSA benefit is to allow <u>additional coverage</u> to Members and their Dependents, which is <u>beyond the coverage already provided</u> by the Welfare Plan.

#### **Eligibility:**

- HSA benefit is based on amount of a Members worked hours. This allotment is based on at least 270-hours worked in 2017 calendar year.
- Member must be covered under the Welfare Plan at July 01, 2018 and have continuous coverage.
- Contact Coughlin & Associates to confirm your HSA balance.

#### Coordination of Benefits (dual coverage):

- If you are submitting claims that require redirection to your spouse's plan for coordination of benefits, Coughlin & Associates will not automatically apply to your HSA. Contact Coughlin & Associates for more details.
- DENTAL CLAIMS: dental claims submitted electronically from your dental office on behalf of you or your eligible dependent;
   you must contact Coughlin & Associates to apply any remaining balance not covered by the Plan to your HSA balance.

HSA Expenses dated July 01, 2018 to June 30, 2019 are due in Coughlin & Associates office by June 30, 2019 with a 7-day grace period, no exceptions.

Coughlin & Associates (Winnipeg division):

Phone: 1-888-204-1234 (Central Daylight Time)

PO BOX 764, Winnipeg, MB, R3C 2L4.

### In this Newsletter:

•	HS	Δ				
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Healthcare Spending Account Eligibility Dual Coverage Dental Claims using HSA

### Plan Enhancements....2

See what's new!

# ► Coughlin & Associates......3

Claim submissions New! electronic claims

### ▶ Wallet cards......4

What are they? When do you use them?

### ▶ Welfare Office......5

Member Booklet

### ▶ EFAP......6

What is this? Employee Family Assistance Program (EFAP)

Page 1

# WELFARE PLAN ENHANCEMENTS

### Effective JULY 01, 2018: Extended Health Benefits & Dental Benefits

- ▶ LIFE INSURANCE: All Hour Bank Insured Members / Associates / Insured Retired Member (Under age 70) life insurance increase to \$85,000.
- VACCINES: Dispensed by a licensed pharmacist or physician for preventative purposes, reimbursed at 100% up to \$500/lifetime maximum.
- ▶ **SURGICAL BRASSIERES**: reimbursement at 80% to a maximum of \$500/calendar year.
- PRACTITIONERS: reimbursement at 100% to a maximum of \$700/calendar year.
  Includes the following: Acupuncturist | Chiropractor | Naturopath | Massage practitioner |
  Physiotherapy | Naturopath | Podiatrist. Please note: \$700 each category.
- PSYCHOLOGIST: Inclusive of Family & Marriage Counsellors: reimbursement at 100% to a maximum of \$1,500/calendar year.
- ▶ **DENTAL BENEFITS:** Plans A + B combined maximum raised from \$2,500/year to \$3,000/year.
- ▶ FOLDABLE INTRAOCULAR LENS IMPLANTS: Coverage in excess of provincial health care plan, reimbursed at 100% to a maximum of \$1,000/lifetime.

# **VISION CARE ENHANCEMENTS**

## Effective JANUARY 01, 2019: Vision Care benefits

▶ EYE EXAMS: Routine eye examinations every calendar year (January to December) to a maximum of \$100 for Covered Individuals and their Covered Dependents up to age 65 when performed by a Physician or Optometrist; charges in excess of

coverage available under the Insured's Provincial Plan.

VISION CARE BENEFIT: Vision Care for Covered Individuals, excluding Special Senior Members and Covered Dependents of Special Senior Members, for the purchase and/or repair of eye wear or laser surgery when prescribed by a Physician or Optometrist to a maximum payable of \$500 every 24-months.

LASER EYE SURGERY BENEFIT: For cost of laser eye surgery, reimbursement to a combined maximum payable of \$3,000/lifetime.



# **COUGHLIN & ASSOCIATES:**

Coughlin & Associates process and administers the following:

- Extended Health benefits.
- pay direct drug card (pharmacy).

Dental Benefits.

▶ Health Spending Account (HSA).

Reimbursements are issued when accompanied with original receipts <u>and</u> completed claim form. Original receipts <u>will not</u> be returned to you.

Year 2018 EHB expenses must be at Coughlin & Associates Office by JUNE 30, 2019, no exceptions for late submissions.

Reimbursements sent to the wrong office <u>will</u> delay the processing of your claim and may pass the deadline due date which will not be accepted.

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



# DON'T WANT TO MISS THE DEADLINE? Submit your claims electronically!!

It is strongly recommended that you <u>REGULARLY</u> submit your reimbursement paperwork, <u>especially</u> if your family has dual coverage.

# ELECTRONIC CLAIM SUBMISSIONS

\*Electronic claim submissions are through Coughlin & Associates only

- Members may have their extended health and dental claim reimbursements deposited directly to their bank accounts.
- ▶ 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.
- Claims are audited randomly. Be sure to keep your claim receipts for at least 1-year. If you receive an audit notice, please submit the requested original claim receipts within the timeframe indicated.
- > YOU MUST BE REGISTERED with Coughlin's Pre-authorized Deposit plan (PAD).
- ▶ <u>Step 1</u>: Register for a login with Coughlin & Associates at <u>www.coughlin.ca</u>
  Portal log in area → Select Member Portal
- Step 2: Complete and return <u>Pre-Authorized Deposit (PAD)</u> form to Coughlin & Associates. www.coughlin.ca

More information, please contact Coughlin & Associates at: 1-888-204-1234

Page 3

# CARDS: What's the difference?

# Below, you will see the different cards that you may have:



#### Quick reference POLICY CARD.

Available from the Welfare Office. You may use this at the dental office for electronic billing.



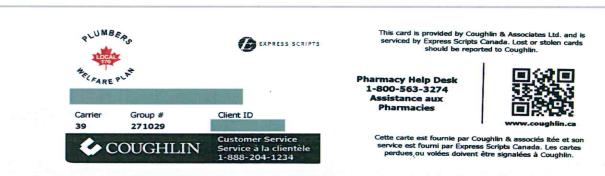
#### **EFAP** Information card.

Available from the Welfare Office. See page 6 of this newsletter to see what services they provide.



#### TRAVEL MEDICAL EMERGENCY CARD.

Available from the Welfare Office. Bring this with you if travelling out of province.



#### PAY DIRECT DRUG CARD (ESI).

Issued through Coughlin & Associates and redistributed by the Welfare Office. This card can be <u>used at any pharmacy in Canada</u>, simply present your card to the pharmacist for prescription drugs. <u>This card is not for dental, vision, or other paramedical practitioners</u>.

### PLUMBERS LOCAL 170 WELFARE OFFICE:

The Plumbers Local 170 Welfare Plan process and administers the following:

- Vision Care benefits.
- Special Senior Members' benefits (age 65+).
- Medical Services Plan (MSP) reimbursements.

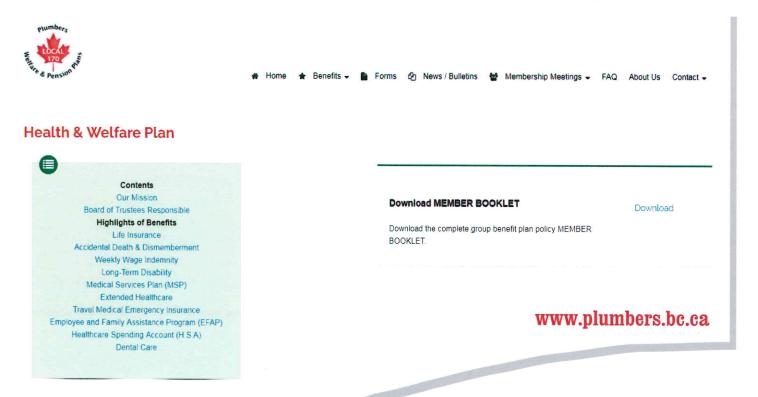
Reimbursements are issued when accompanied with: original receipts <u>and</u> completed claim form.

- Original receipts <u>will not</u> be returned to you.
- Claim forms available: www.plumbers.bc.ca
- Original Receipt exception: MSP reimbursements may be faxed or (scanned) emailed.

Year 2018 expenses must be at the Plumbers Local 170 Welfare Office by <u>JUNE 30, 2019</u>, late submissions <u>will not be accepted</u>.

Reimbursements sent to the wrong office <u>will</u> delay the processing of your claim and may pass the deadline due date which will not be accepted.

The Plumbers Local 170 Welfare Office will no longer be mailing out member booklets. Why is this happening? We are always looking for ways to communicate to the membership but to also keep in mind of our impact on our environment, which is why we are proudly announcing that our member booklets are readily available 24/7 on our website at: www.plumbers.bc.ca



# **Employee Family Assistance Program (EFAP):**

- Your EFAP is a confidential and voluntary support service that can help you take the first step towards change. They will help you find solutions to all kinds of challenges at any age and stage of your life.
- Your EFAP is completely confidential within the limits of the law. No one, not even your employer will ever know that you have used the service unless you choose to tell them.
- You and your eligible dependents can receive support over the telephone, in person, online and through a variety of self-guided resources. You will 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.
- There is no cost to use your EFAP. You can receive a series of sessions with a professional and if you need more specialized or longer term support, your EFAP can suggest an appropriate specialist or service that is best suited to your needs. While fees for these additional services are your responsibility, they may be covered by your provincial or organizational health plan.

# Understanding your Employee and Family Assistance Program (EFAP)

Your EFAP is a confidential and voluntary support service that can help you take the first step toward change. Let us help you find solutions to the challenges you face at any age and stage of life. You and your immediate family members (as defined in your employee benefit plan) can access immediate and confidential support in a way that is most suited to your preferences, comfort level and lifestyle.

#### No cost

There is no cost to you or your family to use your EFAP. This benefit is provided to you by your employer. Your EFAP can provide a series of sessions with a professional and if you need more specialized or longer-term support, our team of experts can suggest an appropriate specialist or service that is best suited to your needs. While fees for these additional services are your responsibility, they may be covered by your provincial or organizational health plan.

### Confidentiality

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

#### Let us help



Access your Employee and Family Assistance Program (EFAP) 24/7 by phone, web or mobile app.

1.844.880.9142 TTY 1.877.338.0275 workhealthlife.com

Download My EAP app now at your device app store or scan the QR code.



# Solutions for your work, health and life

#### Achieve well-being

- · Stress · Mental health concerns · Grief and loss
- Crisis situations

#### Manage relationships and family

Communication • Separation/divorce • Parenting

#### Deal with workplace challenges

Stress • Performance • Work-life balance

#### Tackle addictions

· Alcohol · Drugs · Tobacco · Gambling

#### Find child and elder care resources

Child care
 Schooling
 Nursing/retirement homes

#### Get legal advice

· Family law · Separation/divorce · Custody

#### Receive financial guidance

Debt management
 Bankruptcy
 Retirement

#### Improve nutrition

 Weight management • High cholesterol and blood pressure • Diabetes

#### Focus on your physical health

- · Understand symptoms · Identify conditions
- Improve sleep

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