



PLUMBERS LOCAL 170 WELFARE PLAN

#203 - 1658 Fosters Way, Delta, BC, V3M 6S6 | Hours: 8 – 4 PT
Phone: 604-526-3434
Toll-free: 1-800-665-6808
Fax: 604-526-6343
Email: info@plumbers.bc.ca
www.plumbers.bc.ca



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 additional coverage to Members and their Dependents, which is beyond the coverage already provided 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.

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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.
- ▶ Dental Benefits.
- ▶ pay direct drug card (pharmacy).
- ▶ Health Spending Account (HSA).

Reimbursements are issued when accompanied with original receipts and completed claim form. Original receipts will not 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 will 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 REGULARLY submit your reimbursement paperwork, especially 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).
- ▶ **Step 1:** Register for a login with Coughlin & Associates at www.coughlin.ca
Portal log in area → Select Member Portal
- ▶ **Step 2:** Complete and return Pre-Authorized Deposit (PAD) form to Coughlin & Associates.
www.coughlin.ca

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

CARDS: What's the difference?

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



PLUMBERS LOCAL 170 WELFARE PLAN

Health Insurance Provider
COUGHLIN & ASSOCIATES LTD
 MEMBER ID#: Your SIN
 POLICY #: 271029
 CDA NET CARRIER ID/BIN:
 610105 (dental)

PRINTABLE CLAIM FORMS/WELFARE PENSION
 CONTACT INFO: www.plumbers.bc.ca
 203 - 1658 FOSTER'S WAY, DELTA BC V3M-6S6
 604-526-3434 | 1-800-665-6808 | F:604-526-6343

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

Let us help

MORNEAU SHEPELL

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.



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

Assurance voyage collective : **Viator^{MC}**
 :ViatorTM Group Travel Insurance

RSA

Policyholder: Plumbers Local 170 Welfare Plan

Policy Number: 1059144
 Coverage Period: 60 days per trip

www.assurancevoyagersa.com | www.rsatravelinsurance.com

Medical Assistance
 YOU MUST contact Global Excel prior
 to receiving any medical treatment

Assistance médicale
 VOUS DEVEZ communiquer avec Global Excel
 avant de recevoir un traitement médical quelconque.

In the event of an emergency call
 From / Du CANADA and USA / et E U
 Collect from anywhere / A frais virés de n'importe où

Advenant une urgence, composez
 1-866-870-1898
 + 819-566-1898

The following toll free numbers are subject to change without notice.
 Les numéros sans frais suivants peuvent être modifiés sans préavis.

From / De	1 800 554 365	Germany / Allemagne	0800 181 6871
Australia / Australie	1 800 554 365	Italy / Italie	800 871 706
Dominican Republic / République Dominicaine	1 888 751 4338	Mexico / Mexique	00 1 800 514 7798
France	0 800 913 330	United Kingdom / Royaume-Uni	0800 917 8832

Use of this card is subject to the terms and conditions of the policy and is not in itself a guarantee of payment.
 L'utilisation de cette carte est assujétie aux conditions du contrat d'assurance et ne constitue pas nécessairement une garantie de paiement.

GlobalExcel | Emdeon ID: GEM01


TRAVEL MEDICAL EMERGENCY CARD.
 Available from the Welfare Office. Bring this with you if travelling out of province.

PLUMBERS LOCAL 170 WELFARE PLAN

EXPRESS SCRIPTS

This card is provided by Coughlin & Associates Ltd. and is serviced by Express Scripts Canada. Lost or stolen cards should be reported to Coughlin.

Pharmacy Help Desk
1-800-563-3274
 Assistance aux Pharmacies



www.coughlin.ca

Cette carte est fournie par Coughlin & associés liée et son service est fourni par Express Scripts Canada. Les cartes perdues, ou volées doivent être signalées à Coughlin.

Carrier: 39 | Group #: 271029 | Client ID: [Redacted]

COUGHLIN Customer Service
 Service à la clientèle
 1-888-204-1234

PAY DIRECT DRUG CARD (ESI).
 Issued through Coughlin & Associates and redistributed by the Welfare Office.
 This card can be used at any pharmacy in Canada, simply present your card to the pharmacist for prescription drugs. This card is not for dental, vision, or other paramedical practitioners.

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 and completed claim form.

- Original receipts will not 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 **JUNE 30, 2019**, late submissions will not be accepted.

Reimbursements sent to the wrong office will 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



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Health & Welfare Plan



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Download **MEMBER BOOKLET**

[Download](#)

Download the complete group benefit plan policy MEMBER BOOKLET.

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.

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

Access your 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.



Let us help

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