



Plumbing and Pipefitting Workers Local 170 Welfare and Pension Plan

Lisa Peterse, Administrator

SUITE 203 – 1658 FOSTER'S WAY,
DELTA, BC V3M 6S6
PHONE: 604-526-3434
FAX: 604-526-6343
TOLL FREE: 1-800-665-6808
WWW.PLUMBERS.BC.CA

March 27, 2020

Dear Covered Member:

IMPORTANT MESSAGE FROM YOUR WELFARE PLAN BOARD OF TRUSTEES

The Trustees of the Plumbers Local 170 Welfare Plan have the responsibilities and duties of overseeing and determining benefit coverage, managing investments and any other matter of administration affecting the operation of the Plan according to a Trust Agreement. The landscape of the COVID-19 pandemic changes daily and the Trustees are diligently working to assist members where possible.

We wish to advise that the Welfare Board of Trustees have approved the following:

[*H.S.A. – Healthcare Spending Account – Claiming Deadline Extended](#)

The July 1, 2019 Healthcare Spending Account allocation is due to expire on June 30, 2020. In light of COVID-19, we have **extended the claiming deadline to August 31, 2020**. Please refer to our website www.plumbers.bc.ca for the Government of Canada details of allowable medical expenses or click the following link https://www.canada.ca/en/revenueagency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-taxreturn/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-taxreturn.html#mdcl_xpns

The Trust Agreement permits the Trust Fund to be used for the purposes of Health & Dental benefits only.

[Welfare Plan Benefit Coverage – Hour bank & Self-Payment Freeze for July 2020](#)

Your Welfare Plan coverage is sustained through an hour bank system based on the number of hours you work and the contributions received from your employer. The Welfare Plan deducts 110 hours per month to maintain your coverage. It takes three (3) months from when you work the hours to when they are used for coverage. **The hours you work in April 2020 are used to provide July 2020 benefit coverage.** When your hour bank falls below 110 hours, you are permitted to make self-payments to the Plan.

The Trustees have approved to **suspend/waive your monthly hour bank deduction or self-payment (due June 25, 2020) for all eligible active/covered members for the month of July 2020.** The Welfare Trust Fund will cover the cost of your benefits for that month.

RSA Travel Insurance

The Canadian government issued a travel advisory for all residents to return to Canada by March 23, 2020. If you are returning to Canada outside of the advisory, please contact RSA Travel Insurance.

RSA Travel Insurance Contact Information:

- Canada and U.S.A. ☐ 1-866-870-1898
- Mexico ☐ 001-800-814-1518
- Collect ☐ (819) 566-1898

A MESSAGE FROM YOUR SUB FUND BOARD OF TRUSTEES

The SUB Fund is administered by your four (4) elected Union Trustees. The SUB Fund benefits are paid through the Local 170 office.

To be eligible to collect SUB Fund monies, you must be collecting Regular or Medical Employment Insurance. Effective September 01, 2018 the SUB Fund benefit increased from \$80 to \$100 for every \$40.00 member SUB Fund account reduction.

In our discussions with our Plan Consultant and Actuary, **effective April 1, 2020 the Trustees have approved an increase from \$100 to \$125 for eight (8) weeks based on the current eligibility of a \$40 reduction from a member's SUB bank.**

Although our office is closed to visitors, the Welfare & Pension Plan staff are maintaining regular office hours. If you require assistance, please contact our office at 604-526-3434 or 1-800-665-6808, or visit our website: www.plumbers.bc.ca

On behalf of your Welfare & SUB Fund Board of Trustees,



Lisa Peterse
Administrator

Welfare Board of Trustees

Brian McKinley, Chair

Jack Allard

Russ Davidson

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A.D. Al Phillips