

Supplemental Unemployment Benefit (SUB) Plan Report – 2021

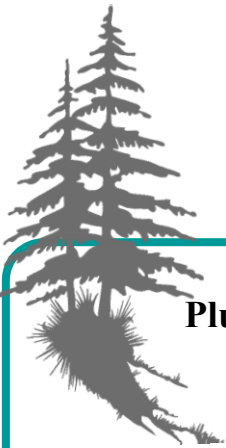
The Plumbing and Pipefitting Industry, Local 170 – Supplemental Unemployment Benefit (SUB) Plan was created on August 27, 1991 for the exclusive purpose of providing weekly benefits to UA170 Members who are collecting employment insurance benefits and have sufficient banked hours.

Participating Employers remit benefit contributions at the rate of \$0.10/hour for each hour earned by a Member.

The SUB Plan pays a weekly benefit to Members who have sufficient banked dollars in the SUB Plan and are in receipt of Employment Insurance (EI) benefit.

For each week of EI paid, a Member receives a \$100 benefit from the SUB Plan, and the Member's SUB account is reduced by \$40. Effective **April 04, 2021**, the rate will increase to **\$120** for every \$40 SUB account reduction.

The Plumbers Local 170 Welfare Plan administers the SUB plan and UA170 provides clerical services to the SUB Plan. For SUB Plan payment inquiries, please call **604-526-0441**.



ANNUAL REMINDERS Plumbers Local 170 Welfare Plan



Plumbers Local 170 Welfare Office

#203 – 1658 Fosters Way, Delta, BC, V3M 6S6

Website: www.plumbers.bc.ca

TF: 1-800-665-6808 | P: 604-526-3434

Processes and administers the following:

- Vision Care Benefit.
 - Healthcare Spending Account.
 - Special Senior Members (SSM 65+) benefit.
- **Year 2020** expenses must be at the Plumbers Local 170 Welfare office by **June 30, 2021**, late submissions **will not be accepted**.
- Claims sent to the wrong office **will delay** your reimbursement and may pass the deadline due date which will not be accepted.
- Please keep the Welfare Office advised of **ANY address changes** (even if it's temporary).



COUGHLIN
employee benefits specialists

Coughlin & Associates Ltd.

Winnipeg Division

Phone: 1-888-204-1234

PO BOX 764, Winnipeg, MB, R3C2L5

Email: winnclaims@coughlin.ca

Coughlin & Associates processes and administers the following:

- Extended Health Benefits.
 - Dental Benefits.
- **Year 2020** expenses must be at the Coughlin & Associates Ltd. Office by **June 30, 2021**, late submissions **will not be accepted**.
- Claims sent to the wrong office **will delay** your reimbursement and may pass the deadline due date which will not be accepted.



Plumbing and Pipefitting Workers Local 170 Welfare and Pension Plan

I would like to take this opportunity to announce the retirement of **Al Phillips, Sr.** from the Pension Plan Board of Trustees. Al joined the Board 16-years ago serving as Pension Trustee then Chairman for the past 13-years. We express our thanks and gratitude for his unconditional commitment, knowledge and input and extend our best wishes to him.

I am pleased to announce that Tom McKinley will succeed Al as the newly elected Pension Chairman.

♠ Lisa Peterse – Plan Administrator ♠

Pension Plan Board of Trustees:

UNION (elected): Tom McKinley | James Lindsell | A.D. Al Phillips | Bryan Stocking
MANAGEMENT (appointed): Gerry Forcier | Jim Stewart | Mike Vesterback

I would like to take this opportunity to thank **Brian McKinley** for his tenure on the Welfare Plan Board of Trustees. Brian joined the Board 10-years ago serving as Welfare Trustee then Chairman for the past 08-years. We express our thanks and gratitude for his experience, knowledge and invaluable support and extend our best wishes to his future endeavors.

I am pleased to announce Jack Allard as the newly elected Welfare Chairman.

♠ Lisa Peterse – Plan Administrator ♠

Welfare Plan Board of Trustees:

UNION (elected): Jack Allard | Jason Bulizuk | A.D. Al Phillips | Russel J. St Eloi
MANAGEMENT (appointed): Russ Davidson | Jamie McKenzie | Rick Musil



WELFARE REPORT – 2021

Plumbers Local 170 Welfare Plan



Please join us in welcoming your Welfare Plan Board of Trustees:

UNION (elected): Jack Allard | Jason Bulizuk | A.D. Al Phillips | Russel J. St Eloi

MANAGEMENT (appointed): Russ Davidson | Jamie McKenzie | Rick Musil

GENERAL INFORMATION for the Plan Year ending SEPTEMBER 30, 2020:

- The average monthly covered Members were **2,066**, an increase from 1,880 last year.
- The average hours worked per month reflected: **284,656** hours as of September 30, 2020.
- **Life insurance and Accidental Death & Dismemberment (AD&D):**
There were **05** life insurance claims totaling **\$382,500** at Sept.30/20, and there was **0** AD&D claim.
- **Plan Paid Coverage (PPC):** there were **27** covered Members and **05** Survivors (Survivors of a deceased covered member are eligible to have their own coverage for up to 2-years).
- **Long Term Disability (LTD):** Covered members on long term disability accrue pension hours at a rate equal to the industry average of hours worked over the past 3-years. The accrual rate to be used is 1,400-hours for the period October 01, 2019 to September 30, 2020. There were **22** LTD Members, an average monthly cost at **\$30,684** to the Plan.
- **Special Senior Members (SSM):** the Plan paid **362** Special Senior Member claims in year 2020 in the amount of **\$273,260**. Eligible claims are reimbursed at 100% to a maximum of **\$900/year** + \$35 PSA Test.
- **Weekly Wage Indemnity (WWI) short term disability:** there were **77** claims. Total paid out: **\$222,464**. WWI claims incurred on or after January 01, 2020 were paid \$573 per week.
- **Extended Health Benefits (EHB):** For the fiscal period ended September 30, 2020, there was an increase in health benefit claims to a total of **\$2,114,746**.
- **Dental Benefits:** For the fiscal period ended September 30, 2020, dental benefit claims total of **\$2,030,065**.
- **Vision Care Benefits:** For the fiscal period ended Sept. 30, 2020, Vision Care claims total of **\$417,389**.
- **Welfare Plan Enhancement 2021:** See next page for a detailed summary of Plan Enhancements.
- **Healthcare Spending Accounting (H.S.A.):**
A Members H.S.A. allocation is based on their worked hours in 2020. The Welfare Plan Board of Trustees have renewed the H.S.A. and is **effective July 01, 2021 and set to expire June 30, 2022**. As a cost-saving measure to the Welfare Plan, HSA has been administered in-house in the Welfare Plan Office since September 01, 2020.



WELFARE REPORT – 2021

Plumbers Local 170 Welfare Plan

The following Welfare Plan Enhancements is a summary and is not meant to stand alone, but to supplement the more complete descriptions in the Member Booklet.

Effective **January 01, 2021** reimburse up to **\$5,000/person per lifetime** for **fertility prescribed drugs and fertility treatment**. There is no coverage for administration of the drugs, facility fees or operating room fees.

Effective **June 01, 2021** **pediatric ear molds** will be covered up to **\$300 per calendar year**.

Effective **June 01, 2021** **vaccines** dispensed by a licensed pharmacist or physician for preventative purposes covered up to **\$250/person per calendar year** on a reasonable and customary basis. No benefit shall be payable for any charges incurred for the administration of a vaccine outside of Canada.

Effective **June 01, 2021** **injection fees** administered by a physician or pharmacist will be covered up to **\$100/person per calendar year**.

Effective **July 01, 2021** **dental benefits**, combined maximum increase from \$3,000 to **\$3,500** each calendar year.

Effective **June 01, 2021** **Botox for migraines and/or hyperhidrosis only** will be covered 100% up to **\$200/person per calendar year**.

Effective **June 01, 2021** **Prolotherapy for ligament/muscular repair only** will be covered 100% up to **\$200/person per calendar year**.

Effective **June 01, 2021** under Vision Care benefit, **corrective contact lenses with medical referral** will be covered at 100% up to **\$500/person per 24-month period** (separate coverage than Vision Care benefit).

Effective **June 01, 2021** under Vision Care benefit, **additional eye examination** (for specific medical conditions, qualifying conditions: glaucoma, retinopathy, dry eye disease, macular degeneration, diabetes) will be covered at 100% up to **\$100/person per calendar year**.

Effective **June 01, 2021** under Vision Care benefit **visual training** will be covered at 100% up to **\$1,000/person per lifetime** (separate coverage than Vision Care benefit).

Effective **June 01, 2021** Self-Paying Active Retired Members are subject to **\$20,000 Life Insurance** terminating at age 75 (increased from age 70). **Accidental Death & Dismemberment (AD&D)** will be **\$20,000** for Retired Member classification terminating at age 75.

Effective **June 01, 2021** Active Members may elect to self-pay for continuous coverage to age 75 (increased from age 70).

A) Self-Payment Rates for Active Members to age 75: Full-Subsidized \$182.00 | Mini-Subsidized \$99.00

B) Self-Payment Rates for Retired (Active) Member to age 75: Full-Subsidized \$164.00 | Mini-Subsidized \$87.00

SPECIAL SENIOR MEMBERS (Member age 65+, NO Hour Bank and NOT self-paying coverage)

Effective **January 01, 2021** Special Senior Member Benefit (SSM) coverage to a Members' surviving spouse for an additional 24-months at 50% of the current Special Senior Member Benefit (current SSM Benefit: \$900).