

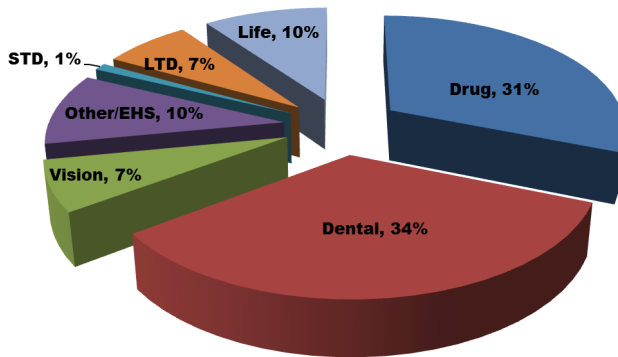
# PIPEWRENCH

Your Communication Pipeline

## HEALTH & WELFARE

As you know in 2012 UA Local 67 Board of Trustees, for the Welfare Plan, made several changes to your benefit coverage. Those changes were necessary in order to improve the financial stability of the Plan.

In 2014 a total of **\$4,313,700** was paid out in benefit claims whereas only **\$3,943,729** was paid out in 2015. Vision and Other/Extended Health coverage were the only categories that saw an increase in paid claims.



### Claims by \$'s Spent

Dental	\$1,335,037.00	Vision	\$295,413.00
Drug	\$1,231,821.00	Long-term Disability	\$283,567.00
Other/EHS	\$387,288.00	Short-term Disability	\$25,951.00
Life	\$384,652.00		

Going forward it is essential that the Board continue to build adequate reserves for the purpose of setting aside a financial cushion to help in those tough years when perhaps investment returns are poor; contributions into the Plan may have declined due to increased unemployment and/or claims expenditures are higher than what was anticipated. The Health & Welfare Trust is building but we still have a ways to go.

## CONTENT

Page-----	1
Health & Welfare	
Page -----	2
Health & Wellness Initiatives	
Page -----	2
Coordinating Your Benefits	
Page -----	3
UA Local 67 Pension	
Page -----	3
UA Local 67 SUB Plan	
Page -----	3
Ontario 2016 Budget	
Page -----	3
Ontario Retirement Pension Plan (ORPP)	
Page -----	3
Health Care	
Page -----	4
GSC On the Go	
Page -----	4
Smoking Cessation Program	
Page -----	4
Electronic Communication	

Although the average age of the membership is increasing and, along with it, the cost of pharmaceuticals and extended health costs, there will be **NO** changes in the monthly premiums to your Health and Welfare benefits.

Analyses have shown that only **10%** of the membership have been using AlliancePharmacy Group (APG) for their maintenance medications. APG is a preferred pharmacy that provides pharmaceutical services while at the same time offering substantial savings to the member through lower dispensing fees and at a lower cost to the Welfare Plan.

We encourage all of our members to consider using APG for their maintenance drug requirements in an effort to help minimize the increasing costs of pharmaceutical drugs.

## HEALTH & WELLNESS INITIATIVES

The Trustees are considering a number of wellness initiatives for the improvement of the general health of the membership. You will be advised in due course.



## UNDERSTANDING CO-ORDINATION OF BENEFITS

If you have benefits under more than one plan it is important to know how Co-Ordination of Benefits (COB) works. There are specific guidelines established by the Canadian Life and Health Insurance Association (CLHIA) in order to standardize COB claims payments. It determines which plan will pay first and how they are calculated.

### Which Plan Pays First?

#### Members

- ◆ If you are a member of one plan and a dependent of another - Submit your claim to your own plan first
- ◆ If you are a member of two plans - Submit your claim to the plan that has covered you the longest

#### Children

- ◆ If both parents have plans and their children are covered under both as dependents - Submit claims to the plan of the parent with the earlier birth date in the calendar year
- ◆ If both parents have the same birth date - Submit the claim to the plan based on the parent's given name that occurs first in the alphabet.



### Children of Separated Parents

- 1 Claims are first submitted to the plan of the parent with whom the child resides
- 2 Claims are then submitted to the plan of the spouse of the parent with custody
- 3 Claims then go to the plan of the parent not having custody of the child

### How do the Plans Calculate Benefits

The plan that pays first will calculate benefits as though duplicate coverage does not exist.

The plan that pays second calculates benefits for each individual item on the claim based on the lowest of:

⇒ The amount that would have been payable had it been the first plan

**OR**

⇒ 100% of the eligible expense minus the benefits paid by the first plan



## UA LOCAL 67 PENSION PLAN

The Financial Services Commission of Ontario (FSCO) requires that the Local 67 Pension Plan be valued every 3 years. Along with the annual audit of the Plan, the Board of Trustees are having a Pension Plan Valuation done in 2016.

The Board anticipates the results of the Pension Trust Fund Audit will be completed in June, 2016 and the Actuarial Valuation Report to be available in late September, 2016.

After the results are in, the Trustees will be hosting a Pension Meeting for the membership in early November, 2016.

## SUB PLAN

Just in case you missed our newsletter in early January, 2016, the Board of Trustees increased the weekly SUB Benefit to \$100 per week for a maximum of 12 weeks per calendar year.

### Reminder

You must sign the Out-of-Work List in order to be eligible to make a claim for SUB benefits.

## 2016 ONTARIO BUDGET

### Ontario Drug Benefit (ODB) Program

Effective August 1, 2016, the annual deductible and per prescription co-payment or dispensing fee for seniors will increase as follows for those seniors above the new Guaranteed Annual Income System (GAINS) income levels:

	On or Before July 21, 2016	On or After August 1, 2016
Annual Deductible	\$100	\$170
Co-Payment per Script	\$6.11	\$7.11

### Ontario Retirement Pension Plan (ORPP)

The ORPP is being introduced by the Ontario Provincial Government. It states that every eligible worker employed in Ontario between the ages of 18-70 must be a member of the ORPP OR a comparable workplace pension plan by

January 1, 2020. This would be applicable to both full-time and part-time employees.

The ORPP would begin paying benefits in 2022. These benefits would be calculated based upon a member's average earnings over their contributory period to the ORPP. Benefits are to accrue at a rate of 0.375% per year and is designed to provide an income supplement of 15% for employees who contribute to the plan for over 40 years.

### Health Care

The government plans to make the Shingles Vaccine available to Ontario seniors between the ages of 65-70 free of charge. This is scheduled for the 2016-2017 fiscal year.

## Board of Trustees

Vic Langdon, Chairman  
 David Cobb, Secretary  
 Dennis Christie  
 Leslie Ellerker  
 Ross French  
 Dave Marcus  
 William Stanger

## Administrator

Reliable Administrative Services Inc.

905-387-5861 /  
 TF 1-855-387-5861  
[local67@reliableadmin.com](mailto:local67@reliableadmin.com)

## Green Shield Canada

### Putting Your Health in Your Hands

Remember to register for GSC Plan Member Online Services. Not only can you register for automatic deposit, for your benefit claims, but you can also participate in their new Change4Life™ health portal. You can access all their tools and resources (including rewards) through Change4Life right from your mobile device, no matter where you are.



Download the latest version of **GSC on the GO** and put your health in your hands today.

### Make this Quit Attempt Your Last ...

Green Shield Canada is offering to all plan members a smoking cessation program that involves drugs and support in the form of counselling provided by a specially trained pharmacist. You can try just the drugs, just the counselling, or both. The choice is yours. Contact Green Shield Canada for more details.



Want to receive this and future communication electronically? Simply contact Reliable Administrative Services Inc. and give them your email address - it's that simple.

This bulletin provides summary information only and is not intended to be complete or comprehensive, or to provide legal or medical advice. If there are any discrepancies between this bulletin and the wording of the legal documents that govern the plans, the legal documents will apply in all cases.