

Local 213 Electrical Workers' Welfare & Pension Plans



2009
ANNUAL REPORT

TRUSTEES' REPORT
WHAT'S NEW

HEALTH & WELFARE

Self Pay Rates will increase as a result of the Provincial Government increasing MSP premiums.

Plan C Life time limit increased from \$25,000 to \$50,000

This report includes Audits of both the Welfare and Pension plans for the last fiscal year July 1, 2008 through June 30, 2009.

Our Annual meeting to discuss plan affairs will be held after the December 2009 Unit #2 meeting on:

December 10, 2009

8:30 p.m.

The Union Hall

All plan members regardless of the unit they belong to are welcome to attend this meeting as this is an opportunity to discuss plan affairs.

OUR MISSION

“The Trustees of the Local 213 Electrical Workers’ Welfare and Pension Plans will fully employ their individual and combined skills to:

- Protect the assets of the Trust Funds by investing these funds in a prudent manner using quality governance and management practices.
- Provide the best possible benefits for our members and their families in a cost effective and reliable manner.
- Meet our Pension and benefit promises to the membership in a timely, accurate and courteous manner.
- Provide an open accessible and responsive method of communicating with the Plans’ membership.”

From the perspective of hours worked it was another banner year with hours worked and number of members working holding steady.

The past year was another very strong year for the local construction industry in spite of the global credit crunch. It was again a year of full or near full employment for both apprentices and journeypersons most of the year.

WELFARE PLAN

Currently our welfare plan is well funded to provide our current benefits. That said the Provincial Government has announced increases to the MSP premiums that will take effect starting 2010 and are estimated to amount to over 19% in the next three years. This combined with a smaller increase to our Pacific Blue Cross premium caused for the most part by the increasing number of drugs not covered by the Government Pharmacare program leaves us in a position of needing funding. While these costs amount to about 25 cents per hour the Trustees feel that changing the numbers of hours required from 120 hours to 130 hours for a month's coverage starting January 2010 would be sufficient to address the funding without increasing the hourly contribution. The last increase to the health and welfare contribution was in 2003 and was a result of the same Provincial Government increasing MSP premiums. Self pay premiums will increase to reflect the increased costs and are outlined in the self pay section of this report.

The Welfare Plan membership currently consists of our brothers and sisters working in the following areas:

Construction Wiremen

Marine Wiremen

Motor Winders

Neon

A.D.T.

Terasen Gas Contractors

Cable TV

The total number of members covered this year is 2,248, a slight decrease from 2008 when the total was 2,255.

In addition to the members who are covered through employment our plan provides coverage for eligible members in the following categories:

Wage Indemnity

E.I. Sick

Income Continuance

Disability Pension

Workers' Compensation

Apprentices in School

SELF PAY

Members who are working elsewhere can self pay for plan coverage as long as they maintain their membership in the Union. These members can self pay Plan "A" for the first 3 years after employment through our Union and thereafter may only pay Plans "B" or "D" until they return to work through the Union.

Members who retire early can purchase Plan "B" or "D" coverage, up to age 65 when the Provincial Pharmacare program and our retired members' benefit package (Plan "C") becomes available to them. Members must be age 65, retired and off the hiring list to qualify for Plan "C" coverage. To be eligible to pay Plan "C", members must have been on our plan 48 months of the past 60 months prior to their 65th birthday.

Currently the self pay rates are:

Plan "A"

Coverage costs \$390.00/month and consists of:

Basic Medical (M.S.P.)

Extended Health (Pacific Blue Cross)

Life Insurance (\$60,000) - Active 65 Years & Over (\$25,000)

Spousal Insurance (\$5,000) - With dependent children (\$10,000)

Bereavement Fund (\$10,000)

Wage Indemnity-Income Continuance - (except when working outside of the Union)

Dental/Optical & Hearing Aids

(\$2,500 dental/hearing aids, \$500 optical per family per year)

Children's Orthodontics (75%)

Members Assistance Program

Plan "B"

Coverage costs \$190/month and consists of:

Basic Medical (M.S.P.)

Extended Health (Pacific Blue Cross)

Life Insurance (\$60,000)

Spousal Insurance (\$5,000) - With dependent children (\$10,000)

Members Assistance Program

Plan "C"

Coverage costs \$165.00/month and consists of:

Basic Medical (M.S.P.)

Extended Health (Pacific Blue Cross)

Members Assistance Program

Life Insurance: as follows:

1st year	\$10,000.00
2nd year	9,000.00
3rd year	8,000.00
4th year	7,000.00
5th year	6,000.00
6th year	5,000.00
Holds at:	5,000.00

*Out of Province coverage is limited to \$50,000 per member or dependent.

Plan "D"

Coverage costs \$100.00/month and consists of:

Extended Health (Pacific Blue Cross)

Members Assistance Program

Life Insurance (\$60,000)

Spousal Insurance (\$5,000) - With dependent children (\$10,000)

Plan "D" is designed to meet the needs of those members who can get **subsidized Medical coverage (MSP) from the B.C. Government or those members who are covered under their spouse's Medical Plan.

Members in financial difficulty can get medical only coverage from Medical Services Plan of B.C. which is subsidized by up to 100% for low-income earners. (Phone MSP/BC at (604) 683-7151 for subsidy information or on the internet at www.healthservices.gov.bc.ca/msp)

Currently there are 10 members self paying Plan "A", 52 members self paying Plan "B", 258 retired members self paying Plan "C" and 6 members self paying Plan "D".

REHABILITATION PLAN

The services of the Rehabilitation Plan are available to members that contribute through their collective agreements.

The B.C. Construction Industry Rehabilitation Plan

332 - 12th Street

New Westminster, B.C. V3M 4H6

Sig Sigurdson is the intake co-ordinator of this Plan and Siggy and staff are available to assist any member with alcohol or substance abuse problems at the above address or by phoning (604) 521-8611 or 1-888-521-8611 (for out of town members). Members can also contact our Plan Administrator, Darcy Biln for assistance in this regard.

This Plan's counselling services include family, financial and emotional problems and assistance is also available to members' spouses and dependants. Recovery is very often a family affair and confidentiality is guaranteed!

BASIC MEDICAL (M.S.P. OF B.C.)

This year we paid \$2,403,830 in premiums to the B.C. Medical Services Plan for basic medical coverage. These monthly premiums are a taxable benefit and a T4A for these and other taxable benefits are mailed out to the membership annually.

The New monthly MSP premiums are:

Single	\$ 57.00
Married (includes single Parents with children)	\$ 102.00
Married/Children	\$ 114.00

Members whose spouses also have basic medical coverage through employment should consider designating themselves as single on our Medical Plan. This will reduce their M.S.P. premiums by 50%, which will save our plan a considerable amount of money and reduce the members' taxable income. Other benefits remain the same when a member designates themselves as "single" on our plan for this purpose.

EXTENDED HEALTH - PACIFIC BLUE CROSS (P.B.C.)

For calendar 2010, you will be required to pay the first \$100 deductible (per family, per calendar year) and 20% of all eligible expenses after that. Once an individual has reached \$1,000 in a calendar year, all further eligible expenses are covered 100%.

This benefit incorporates the new B.C. Fair Pharmacare program and it is not necessary to mail in forms for reimbursement from either Pacific Blue Cross (P.B.C.) or Pharmacare for prescription drugs. You are required to produce the P.B.C. "Blue-NET" membership card for this convenient direct pay prescription service.

"Eligible expenses", which are over and above basic M.S.P. coverage, include:

Prescription Drugs

Emergency out of Province Medical Expense

Specialist Services

Special Nursing

Private or Semi-Private Hospital Rooms

Ambulance

Wheelchairs, Crutches, Splints, etc.

Health Care Specialists

Members travelling outside of the Province should be aware that our Extended Health Coverage is unlimited (except Plan "C"). Therefore, if you plan on travelling in the U.S.A. or other countries, it will not be necessary to purchase additional medical insurance.

Members should also be aware that they can convert to an individual P.B.C. extended health plan within 60 days of termination of their group plan. P.B.C. will waive the pre-existing condition under this conversion option. Please refer to the "Termination of coverage" section of the P.B.C. extended health brochure.

Every member should have a "Medi-Assist" card which lists telephone numbers for assistance in emergencies when travelling in other countries.

Medi-Assist cards and P.B.C. Claim forms are available at the Welfare Plan Office and our P.B.C. group numbers are E083149 for active members and E049402 for our retired members.

MEMBERS ASSISTANCE PROGRAM

Our member assistance program provides a wide assortment of comprehensive counselling and crisis management services as well as prevention oriented health promotion and online programs.

Counselling for individual and person problems, family and marital issues, stress, anxiety and workplace issues and counselling for other areas of concerns as identified by the client either in person, telephonic or through e-counselling.

Caregiver Services

- New Parents
- Childcare and Parenting
- Elder and Family Care giving (includes Home Support)

Life Planning Services

- Financial Advisory Service
- Legal Advisory Service (Lawline)
- Career Counselling
- Pre-Retirement Planning
- Shift Worker Support
- E-Courses

Health Management Services

- Smoking Cessation
- Nutritional counselling
- Health and Wellness Companion Crisis Management Services

Crisis Management Services

Call any time 24/7 your MFAP services are completely confidential 1-800-663-1142 or www.humansolutions.ca

WAGE INDEMNITY (W.I.)

Our Wage Indemnity benefit is currently \$434 per week for a maximum period of 52 weeks, including any E.I. sick benefit entitlement. The changes to E.I. have not affected E.I. Sick benefits except that the maximum payment is \$435 per week and it now only requires 600 hours of insurable employment to qualify for E.I. Sick benefits. If you become disabled while on an existing E.I. Claim, you simply apply to E.I. to convert your claim from regular to sick benefits

any time during the claim period and there is no waiting period.

Members must use up any E.I. Sick benefits entitlement before coming onto our Wage Indemnity Plan. In the case of a new E.I. Claim there is a 2 week waiting period which will be paid by our plan.

When a covered member has exhausted their E.I. sick benefits, or does not qualify, then our Plan will pay equivalent benefits, as outlined above.

Please note that to qualify for our Wage Indemnity benefit, members must:

- have a current Hour Bank
- have worked within 90 days of disability
- sign an E.I. information release form

INCOME CONTINUANCE

If a member is still disabled after 52 weeks of Wage Indemnity, they may be entitled to the \$700.00 per month Income Continuance benefit.

When combined with the CPP Disability Pension, which is currently a maximum of **\$1106** month (plus \$214 per dependent), this benefit maintains a member's monthly income at approximately the same level as Wage Indemnity - more if you have dependents.

Income Continuance is payable up to age 65 for members with more than 10 years of membership in Local 213 I.B.E.W. Members with less than 10 years of membership will be prorated according to their number of years in Local 213 I.B.E.W.

Members must have been covered by our Welfare Plan for 48 of the last 60 months preceding their disability to qualify for Income Continuance.

CHILDREN'S ORTHODONTIC PROGRAM

This benefit is for members' dependent children up to their 18th birthday and is separate and apart from our regular Dental plan.

The Plan reimburses 75% of treatment costs up to a limit of \$5,000. An estimate must be submitted to Local 213 Electrical Workers' Welfare Plan office before the work commences. The Trustees may require a second estimate if they consider the first estimate too high. Members using this benefit should be aware that they are required to pay for full plan "A" coverage when they are self paying, as our other plans do not cover orthodontics.

DENTAL, OPTICAL AND HEARING AIDS

Our annual dental/hearing aid allowance is \$2,500 per family per calendar year with an additional \$500 for optical.

Members are allowed to use their annual \$500 Optical benefit for corrective laser eye surgery, and bi-annual eye examinations that are not covered by the B.C. Medical Plan.

We have a direct reimbursement arrangement with the Dental Clinic at 7617 - 6th Street Burnaby, BC (604) 524-9222.

Many members have made use of this arrangement as it requires no money up front. This clinic offers good quality basic dental work at a reasonable price.

Please be aware that our Dental Plan does not cover unnecessary or cosmetic dentistry, including bleaching and veneers except with the consent of the Plan Trustees.

For dental reimbursement we require an original paid receipt and a Standard Dental Claim Form, which are available from all Dentists' offices. If there is another plan involved in making a partial payment, confirmation of the amount paid will be required.

Only prescription eyeglasses or contact lenses are reimbursed under our Optical Plan rules and only an itemized paid receipt is required for reimbursement. Please note that receipts issued by online suppliers are not itemized paid receipts and are not accepted.

Please be advised that the Plan Trustees have the ability to pro-rate coverage where circumstances warrant. The Plan also has a "Fine" policy in place with regard to fraudulent claims.

Reimbursement cheques are issued every 2nd Friday and the proper forms/receipts must be in the Welfare Plan office no later than 12:00 noon Wednesday to be reimbursed that week.

HEALTH PROFESSIONALS

Health professionals are covered under our Pacific Blue Cross coverage and will be paid at 80% to a maximum of \$500. Please consult the P.B.C. brochure for a further description of these services. These claims will be included in the \$100 deductible under P.B.C. coverage.

The following Health Professionals are covered up to a total of \$500 per person annual limit for the following combinations of health professionals.

Massage Therapist and/or Physiotherapist;
Chiropractor and/or Naturopath; and
Podiatrist

JURY DUTY

Wiremen are covered for straight time wages less the amount received by the Sheriff's department while on Jury Duty under the terms of the Wiremen's Agreement, including when they are unemployed.

For other covered members of this plan, the Jury Duty payment is \$150 per day based on a five day week, upon submission of a Sheriff's Receipt to the Welfare Office.

Members called for Jury Duty, who are not chosen, can still collect straight time wages for actual time lost upon receipt of confirmation from the Sheriff's department. Application forms are available from the Welfare Plan Office.

LIFE INSURANCE

Life Insurance coverage remains at \$60,000.00 for members under age 65 and \$25,000.00 for active members 65 years old and over.

With the \$10,000.00 Bereavement Benefit outlined below, active members under age 65 have an effective total of \$70,000.00 Life Insurance protection and active members age 65 and over have a total of \$35,000.00.

Spousal Life Insurance is \$5,000.00, which is payable to the member upon the death of their covered spouse. The covered spouse will be the spouse who is covered for other Welfare Plan benefits by the member. For those members with dependent children this benefit is increased to \$10,000.00.

As a B.C. Life and Casualty group member you are eligible to convert your group life insurance benefit (\$60,000) to an individual policy provided you are not retired and under age 65. You must apply for this conversion privilege within 31 days of the date your group insurance terminates and you are not required to provide evidence of good health or take a medical exam. All members are eligible for this benefit.

Monthly premiums paid to Life Insurance Companies on your behalf are a taxable benefit.

BEREAVEMENT FUND

This benefit remains at \$10,000.00 and is paid directly out of Plan funds. It is primarily designed to bridge the financial gap until the Life Insurance is paid out to the beneficiary.

This is a non taxable benefit .

CATV ADDENDUM

In addition to the benefits outlined in this Welfare Plan Report (with the exception of Income Continuance) there is a Cablevision benefit package which is self paid by the CATV membership.

This additional package is provided by B.C. Life (PBC) and consists of:

Long Term Disability – up to \$2,000 per month

Accidental Death & Dismemberment – \$60,000

Group Term Life - \$25,000

PATTISON SIGN PENTICTON

The members at Pattison Sign Penticton have the following coverage.

Basic Medical (M.S.P.)

Extended Health (Pacific Blue Cross)

Bereavement Fund (\$10,000)

Members Assistance Program

A full description of coverage for this group is contained under the headings above.

It is with regret that we report the deaths of the following members, including Retired Members, who have passed away since our last report:

Barber, Art	Black, Thomas	Bourget, Ray
Collins, David	Commins, Sean	Czerwinski, Ernst
Dyck, Irvin	Flannery, John	Goodwin, Ron
Goy, Art	Gray, C W	Gurniak, Ernest
Hoppe, Edward	Howley, Brian	Hulme, Edward
Kennedy, John F	Kingsley, Rick	Kirilenko, William
Kocsis, Ted	Lawless, Donald	Lierk, Heinz
Main, Ian	Makowski, Christopher	Martin, Les
McDonald, Angus	McEachern, Donald	McKain, John
McKenzie, David	McLaren, George	McNeil, Donald
Metcalf, Ted	Mollison, Dave	Odegard, Einar
Reiter, Robert	Scotland, Robert	Scott, Peter
Smith, Leo	Stienstra, Harry	Tarumoto, Saburo
Vinciguerra, Silvio	Williams, David	Woronchak, Walter

This report is submitted by your Trustees and Administrator November 2009 with many thanks to our office staff.

Chairman:	John Pesa
Secretary:	Brian Kennedy
Vice-Chairman:	Jim Lofty
Trustee:	Scott Ashton
Trustee:	Adam Van Steinburg
Administrator:	Darcy Biln