



UA Local 170 Health & Wellness Plan
 #203 – 1658 Foster’s Way, Delta, BC, V3M 6S6
 P: 604-526-3434 / TF: 1-800-665-6808
 Email → info@plumbers.bc.ca
 Website → www.plumbers.bc.ca

H&W REPORT

May 2024

Extended Health Benefits (EHB) HIGHLIGHTS:

- ♣ Prescription Drugs (reimbursed at 95%)
- ♣ Professional services provided by the following Practitioners will be covered at 100% up to \$700/calendar year:
 - Acupuncturist (\$700) ■ Chiropractor (\$700) ■ Physiotherapist (\$700)
 - Registered Massage Therapist (\$700) ■ Naturopath (\$700)
 - Speech Language Pathologist (\$700) ■ Podiatrist (\$700)
- ♣ Psychologists; inclusive of family and/or marriage counsellors professional services: \$2,500/year.
- ♣ Custom Ear Plugs prescribed by a licensed healthcare provider.
An official itemized receipt along with a referral that includes a diagnosis that must state for a hearing loss or to prevent hearing loss is mandatory.

More coverage information in MEMBER BOOKLET:

- ♣ Hearing Aids and repairs.
- ♣ Pediatric Ear Molds.
- ♣ Vaccines.
- ♣ Erectile dysfunction Drugs.
- ♣ Fertility Drugs & Treatments.
- ♣ Botox for migraines and/or hyperhidrosis only.
- ♣ Smoking cessation products.
- ♣ Medical bracelets (as medical necessity).
 - ♣ Diagnostic tests NOT covered by provincial health care.
- ♣ Prolotherapy.
- ♣ Orthopedic Shoes and Orthotics.
- ♣ Foldable intraocular lens implant.
- ♣ Emergency Ambulance.
- ♣ Standard durable medical equipment.
- ♣ Medical Aids & Supplies.
- ♣ Eye Exams (in excess of Provincial Plan).
- ♣ Laser Eye Surgery.
- ♣ Prescriptive Vision Care.
- ♣ Visual Training.

Benefits are subject to reasonable and customary (R&C) limitations.

Dental Benefits HIGHLIGHTS:

Plan A BASIC	Plan B MAJOR	Plan C ORTHO- DONTICS
90%	80%	50%
\$3,500 combined <u>with</u> Plan B every Calendar Year	\$3,500 combined <u>with</u> Plan B every Calendar Year	\$5,000 Lifetime Maximum

Life Insurance and AD&D:

(AD&D = Accidental Death & Dismemberment)

- ♣ \$100,000 = Covered Members.
- ♣ \$20,000 = Self-Pay Retired Members.

TRAVEL MEDICAL EMERGENCY (TME):

- ♣ Trip Duration: **90-Days Coverage** (Covered Members)
- ♣ \$5-million for Covered Members **under age 70.**
- ♣ \$2-million for Covered Members **age 70-74.**

TME for eligible Covered and Covered Retired Members including their eligible Dependents under the age of 75. Please note that TME is terminated once MEMBER turns age 75 and also terminates for ALL eligible Dependents regardless of their (Dependents) age.

Complete listing of benefits are in the Member Booklet which is available on our website at → www.plumbers.bc.ca





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Benefits Administration:

▲ The H&W Plan Office administers:

- Bereavement Leave.
- Jury Duty.
- Weekly Wage Indemnity (WWI).
- Long Term Disability (LTD).
- Life Insurance and AD&D.
- Vision Care.
- Healthcare Spending Account (HSA).
- Special Senior Member (SSM).

▲ The H&W Plan Office:

Phone: 604-526-3434

Email: info@plumbers.bc.ca



Healthcare Spending Account (HSA):

- ▲ The healthcare Spending Account (HSA) benefit has been renewed again for a 1-year term from: **July 01, 2024 to June 30, 2025**. Letters with HSA balance will be mailed out in July.
- ▲ HSA is to provide **Covered Members and their Dependents, additional coverage/top-up** for EHB & dental benefits already provided by the H&W Plan.
- ▲ HSA benefits is in accordance with allowable **medical expense/services** within the Canadian Income Tax (CRA) Act and **subject to reasonable and customary limits**.
- ▲ HSA allocation is based on Members worked hours in year 2023. To be eligible for this HSA allotment, Member must remain in good standing with Local 170 **AND** be covered under the H&W Plan at **July 01, 2024**.
- ▲ HSA terminates when Member does not have continuous coverage during the HSA allocation and **WILL NOT** be reinstated once cancelled.

- ▲ HSA account balances, inquiries and eligibility may be answered by the H&W Plan Office Staff between the hours of 08:00 – 16:00

Monday – Fridays (closed on Stat holidays) at → **604-526-3434**

Benefits Administration:

▲ Coughlin & Associates administers:

- Extended Health Benefits (EHB).
- Dental Benefits.
- Pay-Direct Benefit Cards.
- Travel Medical Emergency Insurance.

▲ Coughlin & Associates Office:

Phone: 1-888-204-1234



SPECIAL SENIOR MEMBER (SSM) MEMBERS:

- ▲ A SSM Member must have had at least 5-continuous years of Local 170 Membership (in good standing) PRIOR to Members 65th birthday; and cannot have been re-initiated after age 65.
- ▲ SSM Benefits include eligible Extended Health/Medical and/or Dental receipts reimbursed at 100% with no deductible up to **\$1,500/calendar year** (from \$1,300).
- ▲ SSM balance inquiries, Survivor benefits may be answered by the H&W Plan Office Staff between the hours of 08:00 – 16:00

Monday – Fridays (closed on Stat holidays) at → **604-526-3434**

Year 2023 receipts are due in the respective offices by **JUNE 30, 2024 – NO EXCEPTIONS.**

