

THE

# PIPEWRENCH

Your Communication Pipeline

## COVID-19

The new coronavirus, now known as Covid-19, was first encountered in November 2019, and has gone on to affect over 15 Million people in over 150 countries around the globe, causing more than 610,000 deaths.

The virus can cause pneumonia-like symptoms. Those who have fallen ill are reported to suffer coughs, fever and breathing difficulties. In severe cases there can be organ failure. As this is viral pneumonia, antibiotics are of no use. The antiviral drugs we have against flu will not work. If people are admitted to hospital, they may get support for their lungs and other organs, as well as fluids. Recovery will depend on the strength of their immune system. Many of those who have died were vulnerable because of existing underlying health conditions.

Scientists should get a clearer idea in the coming months, is how contagious Covid-19 is. A crucial difference is that unlike flu, there is no vaccine for the new coronavirus, which means it is more difficult for vulnerable members of the population – elderly people or those with existing respiratory or immune problems – to protect themselves. Hand-washing and avoiding other people if you feel unwell are important. One sensible step is to get the flu vaccine, which will reduce the burden on health services if the outbreak turns into a wider epidemic.

## Preventing COVID-19 in the workplace

All members should ensure they understand and comply with the infection prevention policies and practices in place in their workplaces. **For more information on the COVID-19, please go to the following website:**

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html>

## REDUCE THE SPREAD OF COVID-19. WASH YOUR HANDS.



**1**  
Wet hands with warm water



**2**  
Apply soap



**3**  
For at least 20 seconds, make sure to wash:



**4**  
Rinse well



**5**  
Dry hands well with paper towel



**6**  
Turn off tap using paper towel



palm and back of each hand



between fingers



under nails



thumbs

1-833-784-4397
@canada.ca/coronavirus


Public Health  
Agency of Canada
Agence de la santé  
publique du Canada

Canada

*To support the ongoing safety of our members and our employees at Reliable Administrative Services Inc., the following letter was sent to Members on August 24<sup>th</sup>, 2020. **Please read carefully and adhere to the mandatory protocols.***

## **Trustees of The Plumbing and Pipefitting Workers' Benefit Plans United Association Local 67**

Dear Member,

We are writing to you today to provide you with important information about our service delivery in the new business landscape. Protection, of our employees, our membership and the community is our priority.

Today's world requires adaptability and flexibility. As such, we are embracing new ways of working with protocols that have been established with everyone's health and safety in mind. The office of Reliable Administrative Services is small, making physical distancing extremely difficult. As we anticipate the risks associated with COVID-19 to continue for sometime, moving forward we will have one team member at the office location while the other team members will work remotely.

**The hours of operations remain unchanged:**

Monday–Thursday 9:00 am – 5:00 pm and Friday 9:00 am – 4:00 pm.

**If a visit to the office is necessary, these mandatory protocols must be followed:**

- An appointment must be scheduled in advance.
- Members/visitors must complete a screening protocol.
- Upon entry, members/visitors must use the sanitization products provided.
- Facemasks are required in accordance with Hamilton City By-law no. 20-155.
- Signage will be posted as a friendly reminder about these requirements. Our members will receive the same exceptional service through a number of communication platforms. Next week, we will be sending another email outlining these options so you may choose the one that is right for you.

Thank you for supporting a safe and healthy work environment.

Local 67, Board of Trustees

### **Office of the Administrator - Reliable Administrative Services Inc.**

195 Dartnall Road, Suite 102 Hamilton, ON L8W 3V9  
T: (905) 387-5861 • Toll free: 1 (855) 387-5861 • F: (905) 387-4146 •  
e-mail: local67@reliableadmin.com

## Working together for Stronger Results!

The Board of Trustees, on a regular basis, reviews the Group Benefit Plan along with their advisors to ensure that the plan is financially viable, but also to ensure that our member's needs are met. Our objective is to protect your interests, financial and otherwise, regarding these benefits and to modify and/or enhance them when appropriate in order to maintain a healthy and robust plan.

## Changes coming to your Group Benefit Plan!

Effective **September 1, 2020**, the following changes will be implemented to the Extended Health and Drug Plan:

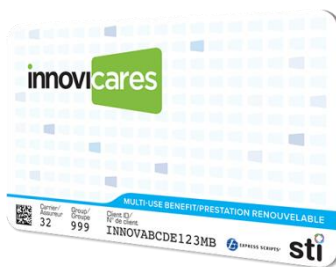
- **Psychology**

Psychologist (initial and subsequent), up to a maximum of \$400 per calendar year

- **Mandatory Generic Drug Substitution Drug Plan**

Based on specific provincial health insurance plan regulations, where a generic equivalent drug exists, reimbursement will only be made up to the cost of the lowest priced equivalent drug. If a medical practitioner indicates a brand name drug is medically required due to a serious medical reaction to at least two generic equivalent drugs, GSC must be provided with a copy of the "Health Canada Vigilance Adverse Reaction Reporting Form" (that can be obtained from the Health Canada website) completed by the medical practitioner, to determine eligibility for payment of the cost of the prescribed drug.

## To assist you with any possible Out of Pocket Costs, we are Introducing the innoviCares Card – How does it Works?



The innoviCares card is a free prescription savings card available to all Members of the UA Local 67 Benefit Plan, and is funded by participating pharmaceutical manufacturers. Present your innoviCares card at your pharmacy and ask for the brand-name medication. Your card will automatically cover a portion of the cost of the original brand. Your innoviCares card will coordinate with our existing UA Local 67 Group Benefit Plan or if you don't have insurance, it can be used on its own.

**An innoviCares card is included in this package for you and your eligible dependents. The card will always belong to you and won't expire. There are no additional forms to fill out or waiting periods for coverage.**

Take your card to your Pharmacy:

- Present your innoviCares card along with a prescription and ask for the original brand-name medication.
- The pharmacy will process your card just like any other drug card.
- Your card will automatically cover a portion of participating brands.

## Other Benefit Changes:

### Out of Country Emergency Travel – Top Up and Extension, Cancellation and Lost Luggage Insurance

With the dramatic changes to our world, including the global uncertainties, Berkley Canada will be discontinuing to offer the individual Out-bound travel insurance products that include the Top Up, Extension, Cancellation and Lost Luggage insurance effective September 1, 2020. This does not affect your current Member Out of Country Emergency Travel plan that you hold with the UA Local 67 Group Benefit plan.

For those members who wish to extend, top up, hold cancellation or lost luggage insurance to their current group benefit, members will need to seek out separate coverage through an individual provider.

### Personal Protective Equipment (PPE) Expenses Charged by Medical/Dental Providers

Following new standards established by their associations, regulatory bodies, and the Government, the use of PPE is mandatory. Providers may transfer these costs to their patients.

Green Shield has determined that PPE fees are not a standard eligible expense. Any portion of the claim related to PPE will not be reimbursed. However, members can use their HCSA to have these fees reimbursed. Members have \$750 to use each year on medical, dental and/or related charges. PPE is a related charge.

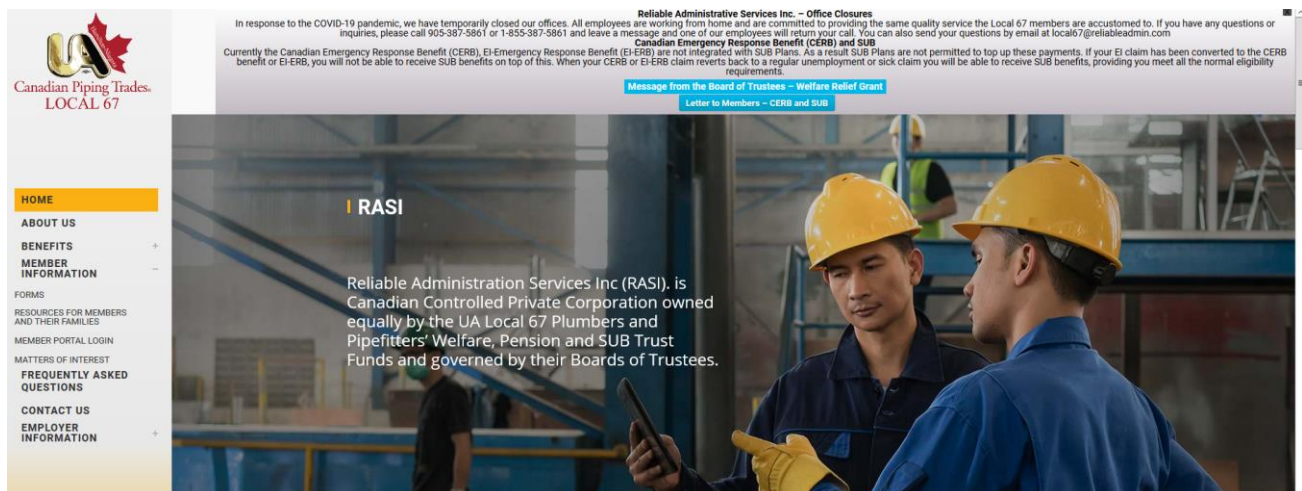
When dental claims are submitted with PPE fees, the entire claim will be entered as billed and reimbursed according to plan design so that eligible procedure codes continue to be reimbursed.

When health claims are submitted with PPE fees noted on the receipt or invoice, GSC is taking the following approaches:

- If the PPE fees are clearly indicated, that portion of the claim will be processed separately using an ineligible procedure code, meaning it is denied.
- If the claim shows that the cost of an item or service has been combined with a PPE fee (but not broken down), the entire claim will be denied. A breakdown of charges is required and will be requested before the claim can be reprocessed.

### Reliable Administrative Services Inc. Website – We’ve made some UPGRADES

Our Website has been upgraded to provide our Members with easy to access information regarding your benefits and many informative links on matters that are important to you! [www.reliableadmin.com](http://www.reliableadmin.com) is there to support you anytime, anywhere!



If you have any benefit questions, please contact [Local67@reliableadmin.com](mailto:Local67@reliableadmin.com)

## UA CANADA NATIONAL WELLNESS PROGRAM

Our **Member Assistance Program (MAP)** is offered through the UA Canada National Wellness Program and provides you with immediate and confidential help for any work, health or life concern. It is available anytime and anywhere!

[workhealthlife.com](http://workhealthlife.com)

**Let us help**

Access your Member Assistance Program (MAP) 24/7 by phone, web or mobile app.

**1.833.778.2627 (UAMAP)**  
TTY: 1.877.338.0275  
[workhealthlife.com](http://workhealthlife.com)

Download My EAP app now at your device app store or scan the QR code.



Access your MAP 24/7 by phone, web or mobile app.

**1.833.778.2627 (UAMAP)**

TTY: 1.877.338.0275

[workhealthlife.com](http://workhealthlife.com)

Download My EAP app now at your device app store or scan the QR code.



Your MAP is a confidential and voluntary support service that can help you take the first step toward change. You and your immediate family members (spouse and dependent children) can access immediate and confidential support in a way that is most suited to your preferences, comfort level and lifestyle.

There is NO COST to you or your family to use your MAP. Your MAP can provide a series of sessions with a professional and if you need more specialized or longer-term support, the team of experts can suggest an appropriate specialist or service that is best suited to your needs. While fees for the additional services are your responsibility, a portion of those expenses may be covered by your Local Health & Welfare plan. Information Brochures are available at the Reliable Administrative Services Inc. Office, located at 195 Dartnall Road, Hamilton.

### **Achieve well being**

Stress, Mental health concerns, Grief and loss, Crisis situations

### **Manage relationships and family**

Communication, Separation/divorce, Parenting

### **Tackle addictions**

Alcohol, Drugs, Tobacco, Gambling

### **Find child and elder care resources**

Child care, Schooling, Nursing/retirement homes

### **Get legal advice**

Family law, Separation/divorce, Custody

### **Receive Financial Guidance**

Debt management, Bankruptcy, Retirement

### **Improve nutrition**

Weight management, High cholesterol and Blood pressure, Diabetes

### **Focus on your physical health**

Understand symptoms, identify conditions, Improve sleep

**Your MAP is completely confidential within the limits of the law. No one, including the Directors of the UA Canada National Wellness Program, will ever know that you have used the program unless you choose to**

tell them.

## MEMBER ENROLLMENT

In 2019, we conducted a reenrollment of our Group Benefit plan. The reenrollment was to ensure that the correct and up-to-date information of our members and eligible dependents was on record in order to correctly adjudicate claims for those members and eligible dependents that qualify for the group benefit plan.

A communication was sent to members in February, 2020 to explain the reasons for the additional request for information that a member may need to submit. To reiterate, we have provided information as to why the reenrollment was undertaken and what it means to our members and their dependents going forward.

### Why is this information required?

Under any employer paid benefit plan in Canada the *Income Tax Act* sets out rules governing who is eligible as a dependent. The government is becoming more rigorous in the enforcement of eligibility rules under group benefit plans. As a result, employers must show that they are compliant with all eligibility rules. If eligibility rules are not followed, employees may be required to pay tax for benefit coverage under the plan. Under CRA, the Local 67 Group Benefit plan is considered a Private Health Services Plan.

Per the Canada Revenue Agency (CRA), the only dependents that a Private Health Services Plan can cover are those that, in the absence of a Private Health Services Plan, would qualify as dependents for the medical tax credit. This would include the taxpayer, their spouse and any member of the household to which the taxpayer is related by blood, marriage or adoption. If a dependent would not qualify for purposes of the medical expense tax credit, they would also not qualify as a dependent under a Private Health Services Plan (Section 20.01, IT339R2).

If you have incorrectly included dependents that do not meet the definition of dependents as defined under section 118.2 (Medical expense credit), the employer is, in effect, providing tax fee remuneration to those individuals.

Failure to comply with the requirements of a Private Health Services Plan renders the plan revocable and could result in the CRA reclassifying the plan as an employee paid benefit plan. Should this occur, every dollar paid out of the plan from the date the requirements were not met become taxable in the recipient's hands as income in the years they received the payments, as described in *IT 502*.

To substantiate a spousal dependent currently on the plan, please provide a copy of your most recent T1 General or your marriage certificate. For children, a copy of your most recent Child Tax Credit statement is required, or a copy of the Court Order, or executed Settlement Agreement establishing legal custody for children who are adopted, or residing in a home where the parents are separated.

**For those who have not provided the requested information, the deadline has been extended until December 31, 2020.**

For more information or questions please contact Reliable Administrative Services Inc. at 905-387-5861 or Toll Free at 1-855-387-5861.

Canada Revenue Agency / Agence des Revenus du Canada		T1 GENERAL 2010	
Income Tax and Benefit Return			
Complete all the sections that apply to you in order to benefit from amounts to which you are entitled. <span style="float: right;">BC 8</span>			
<b>Identification</b>		<b>Information about you</b>	
Attach your personal label here. Correct any wrong information. If you are not attaching a label, print your name and address below. First name and initial Last name Mailing address: Apt No. Street No. Street name PO Box RR City Prov./Terr. Postal code		Enter your social insurance number (SIN). If it is not on the label, or if you are not attaching a label: Year Month Day Enter your date of birth: Year Month Day Your language of correspondence: English <input type="checkbox"/> Français <input type="checkbox"/> Note language de correspondance: English <input type="checkbox"/> Français <input type="checkbox"/> Tick the box that applies to your marital status on December 31, 2010. (See the <b>Marital status</b> section in this guide.) <input type="checkbox"/> Married <input type="checkbox"/> Living common-law <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Single	
<b>Information about your residence</b>		<b>Information about your spouse or common-law partner (if you ticked box 1 or 2 above) (See the guide for more information)</b>	
Enter your province or territory of residence on December 31, 2010. Enter the province or territory where you currently reside if it is not the same as that shown above for your mailing address. If you were self-employed in 2010, enter the province or territory of self-employment. If you became or ceased to be a resident of Canada in 2010, give the date of: entry Month Day or departure Month Day		Enter his or her first name: Enter his or her net income for 2010 to claim certain credits: Enter the amount of Universal Child Care Benefit included on line 117 of his or her return. Enter the amount of Universal Child Care Benefit repayment included on line 213 of his or her return. Tick this box if he or she was self-employed in 2010: <input type="checkbox"/> 1 <input type="checkbox"/> 0	
<b>Person deceased in 2010</b>			
If this return is for a deceased person, enter the date of death: Year Month Day Do not use this area			
<b>Elections Canada (see the Elections Canada page in the tax guide for details or visit <a href="http://www.elections.ca">www.elections.ca</a>)</b>			
A) Are you a Canadian citizen? ..... Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Answer the following question only if you are a Canadian citizen. B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? ..... Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the Canada Elections Act which includes sharing the information with provincial/territorial election agencies, Members of Parliament and registered political parties, as well as candidates at election time.			
<b>Goods and services tax/harmonized sales tax (GST/HST) credit application</b>			
See the guide for details. Are you applying for the GST/HST credit (including any related provincial credit)? ..... Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2			
Do not use this area			
172		171	

3010-R

## DEPENDENTS—WHO QUALIFIES?

Your spouse and dependent child(ren) must reside in Canada and be insured under a Provincial Healthcare Insurance Plan, and who are reported to the CRA (Canada Revenue Agency) are eligible; proof of CRA qualification may be required.

### Who qualifies as a spousal dependent?

Your spouse by marriage or under any other formal union recognized by law, or your partner of the opposite sex or of the same sex who is publicly represented as your spouse, is an eligible dependent. You can only cover one spouse at a time.

Common-Law spouses are eligible, as long as 12-months of continuous co-habitation has been satisfied.

### Who qualifies as a child dependent?

Your children, your spouse's children, or children for whom you or your spouse are the legal guardian are eligible dependents, if they are not married or in any other formal union recognized by law, and are under age 21.

A child who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until age 25 (26 in Québec) as long as the child is entirely dependent on you for financial support.

If a child becomes handicapped before the limiting age, coverage will be continued as long as:

- The child is incapable of financial self-support because of a physical or mental disability, and
- The child depends on you for financial support, and is not married nor in any other formal union recognized by law.



To ensure your benefits remain untaxed it is important to ensure all necessary dependent eligibility requirements are met prior to adding a dependent to your plan. If eligibility rules are not followed you may be required to pay tax for all benefit coverage under the plan.

If you have any questions or are unsure if a dependent is eligible please contact Reliable Administrative Services Inc. at 905-387-5861 or Toll Free at 1-855-387-5861.

# COORDINATION OF BENEFITS—HOW IT WORKS!

If you or your dependents are covered for Extended Health or Dental under this plan and another plan, your benefits will be coordinated with the other plan following insurance industry standards. These standards determine which plan you should claim from first.

**Claims for you and your spouse should be submitted in the following order:**

- The plan where the person is covered as an employee. If the person is an employee under two plans, the following order applies:
  - The plan where the person is covered as an active full-time employee.
  - The plan where the person is covered as an active part-time employee.
  - The plan where the person is covered as a retiree.
- The plan where the person is covered as a dependent.

**Claims for a child should be submitted in the following order:**

- The plan where the child is covered as an employee.
- The plan where the child is covered under a student health or dental plan provided through an educational institution.
- The plan of the parent with the earlier birth date (month and day) in the calendar year.
- The plan of the parent whose first name begins with the earlier letter in the alphabet, if the parents have the same birth date.

The above order applies in situations where the parents are not separated or divorced and where there is no joint custody of the child. In this case the following order applies:

- The plan of the parent with custody of the child.
- The plan of the spouse of the parent with custody of the child.
- The plan of the parent who does not have custody of the child.
- The plan of the spouse of the parent who does not have custody of the child.

When you submit a claim, you have an obligation to disclose to Green Shield all other equivalent coverage that you or your dependents have.

If you have any questions or are unsure of which plan you should claim from first, please contact Reliable Administrative Services at 905-387-5861 or Toll Free at 1-855-387-5861 for assistance.



**Local 67**

**Board of Trustees**

**Victor Langdon, Chairman**

**Ross French, Secretary**

**Nathan Bergstrand**

**Les Ellerker**

**Steven Foffano**

**Ken Luxon**

**Dave Marcus**

**Bill Stanger**

**Questions?**

**Please**

**contact:**

**Reliable Administrative Services Inc.**

**102-195 Dartnall**

**Rd Hamilton ON**

**L8W 3V9**

**905-387-5861 / 1-855-387-5861**

**local67@reliableadmin.com**

**Moving? Divorced?**

**Re-married?**

**It's important to keep your information current.**

**Contact Reliable Administrative Services Inc., or print off a copy from their website, of the Welfare and/or the Pension Enrolment/ Change forms.**

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