

PIPEWRENCH

Your Communication Pipeline

SUMMER EDITION

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A Message from the Board of Trustees

Dear Members,

Our role as Trustees is not only give you and your dependents a benefit plan, but to ensure we consider the needs and wants of our members as we build and modify these plans while consciously keeping them sustainable. Let's face it, we never want a "little bit," rather we often want "everything". The issue with the latter is that "everything" comes at a cost. That cost, when considering benefits, must be analyzed, reanalyzed and decisions must be weighed against keeping the plan financially viable. It is a fine line between giving too much and giving too little.

Our benefits philosophy is all about how we approach our benefit plans. It's all about how we make decisions regarding our plans, why we make them, and the overarching goals and outcomes that we are trying to achieve for our members and their dependents. Our benefits philosophy incorporates guidance from our expert providers and the wants & needs of our members in order for the Board of Trustees to provide the best benefit plan in our industry at fair value.

This quarter we highlight the administration of our benefit plans and some reminders too! Keeping you informed on health news and trends, and additional services that may be available to you in our local community at little or no cost to you are some of the things we want you know.

Our growing and every changing culture is why we sometimes need enhancements or changes—that is what we call the continuous evolution of our plans. Send us an email or call our Administrative Team if you have a question. We're here to help!

Respectfully,

Steve Foffano, Chairman
 Ross French, Secretary

Frank Benincasa
 Nathan Bergstrand

Les Ellerker
 Ken Luxon

Dave Marcus
 Bill Stanger

Candidate Trustees

Braedan McIntyre

Barrington Price

"An excellent plumber is infinitely more admirable than an incompetent philosopher."



Canadian Piping Trades
LOCAL 67



LET'S GET DIGITAL
With...
TELUS Health
Virtual Pharmacy

WINNERS of the Let's Get Digital Contest Featuring TELUS Health Virtual Pharmacy

Winners Announced!

- \$100 Prize - Angelique Leeming
- \$100 Prize - Braedan McIntyre
- \$100 Prize - Fred Leeming
- \$100 Prize - Mike Fittante
- \$100 Prize - Yvonne Takacs



Thank you to all those who participated. Stay tuned for the next Let's get Digital Contest!

A new member needs to earn 3 months of benefit premium (by working 375 hours) to join the group

Dear RASI, When will I get my benefits?

New members require 3 months of benefit premium in their Welfare dollar bank to receive their group benefits. Your employer(s) remits \$2.82 per hour towards your Welfare benefits. RASI typically receives your employer contributions the month following the month you worked. It takes 125 hours to get one month of benefit premium. **Thus, you need to work 375 hours to get your group benefits.** When your Welfare dollar bank reaches 3 months of premium, RASI will enroll you in the benefit plan on the first of the following month and mail out your benefits card, provided you have returned your Welfare Enrolment /Change form. **Members who fall out-of-benefit must earn 2 months of premium (by working 250 hours) to requalify for group benefits.**

Dental Colleges—For low-cost cleanings

While the Local 67 Benefit Plan does not recommend a specific clinic, we do prioritize providing Members with information. As members can fall out of benefit and retirees may choose not to continue their dental coverage, we understand the cost of services is important. Members can choose to visit a dental college for low cost routine dental services, such as cleanings. Below are two Dental colleges in Hamilton/Niagara.



"Members can choose to visit a dental college for low cost routine dental services"

Southern Ontario Dental College

Location: **201 Wilson St. East, Level 1
Ancaster, ON**

Hours: **Mon.—Fri. 8 am—5pm**

Email: admin@sodentalcollege.com

Phone: **905-304-4706**

Dental Exam and Cleaning:

- \$50 for adults
- \$25 for children (under 12)

Appointments can run up to 3 hours long.

Clients are expected to see their student practitioner 3 to 5 times .

Clinic days are Monday, Wednesday & Friday

Niagara Dental College Canada

Location: **Welland Campus
100 Niagara College Blvd,
Welland, ON**

Hours: **Mon.—Thurs.8:30 am—5:30 pm**

The Dental Clinic is inside the Applied Health Institute building in **Room AH 120**
Email: ncdentalclinic@niagaracollege.ca

Phone: **905-735-2211 extension 7758**

Preventive Dental Services

- \$40—\$50 for adults
- \$30 for Children (ages 5– 15)

Appointments are 2 hours in length.

Important REMINDERS

NEW UA LOCAL 67 MEMBERS

- Please remember to return your *Pension Enrolment / Change Form* and your *Welfare Enrolment / Change Form* to your plan administrator, RASI. These forms were mailed to you when you were initiated. However, you can contact RASI to receive another copy of the forms.
- The Welfare form is required to enroll you and your eligible dependents in the Group Benefits plan and where you designate your \$50,000 life insurance beneficiary. The Pension form is required to designate your pre-retirement death benefit beneficiary, if applicable.

NEW BABY OR SPOUSE/COMMON LAW?

- When you have a new baby or spouse/common law, you must complete a new *Welfare Enrolment / Change Form* in full to add them to your Health & Dental plan. Supporting documentation may be required, as indicated on the back of the form. In addition, you should update your *Pension Enrolment / Change Form* at the same time and review your beneficiaries.
- Contact RASI to request the forms emailed or mailed to you, or drop by the office at the union hall to complete a new form in person.

THINKING OF RETIRING?

- Contact RASI before your 62nd birthday to discuss your retirement options. Or if you want to retire early, contact RASI as early as prior to your 52nd birthday to learn about taking an early retirement.
- Keep in mind that you must start collecting your pension no later than December 31st in the year you turn 71—even if you continue to work.

ARE YOU TRAVELLING?

- Remember to take your Berkley Canada Medical Assistance Card with you when you travel. If you have a medical emergency while you are traveling outside of Canada or your province, call the number on the card for assistance. Berkley's Assistance Company is there to aid you during your medical emergency. Your coverage is reduced if you do not notify the assistance company as soon as you are medically able to do so.
- Please contact RASI with any questions regarding your coverage prior to your trip or to receive a copy of your Travel Brochure and Medical Assistance Card.



Return the form mailed in your Welcome Package.



It is time to update your forms when your family grows.



Call RASI to learn more about your retirement options.



Pack your Berkley Canada Medical Assistance Card.

Find your benefit booklet on the RASI Website.

WWW.RELIABLEADMIN.COM



Reliable Administrative Services Inc. (RASI)

102- 195 Dartnall Rd. Hamilton ON L8W 3V9

Email: Local67@reliableadmin.com

Phone: 905-387-5861

Hours: Monday-Thursday 9 am-5 pm & Friday 9 am-4 pm



Healthy Living

Prevention is Key for your heart



Heart Disease affects both men & women. However, men aged 25–44 are about four times higher to have an acute heart attack than women of the same age.

Getting older, as well as having a family history of early heart disease, increases one’s risk of heart disease. The good news is it is possible to control certain risk factors to reduce your risk. Below are some tips that anyone can benefit from, young or old, to lessen your risk of heart disease. Make it a family objective, get healthy together.

HEALTHY EATING—Can lower your risk of heart disease & stroke by improving your cholesterol levels, reducing your blood pressure, helping you manage your body weight, and controlling your blood sugar.

- **Fill half of your plate with fruit and veggies at every meal and snack.**
 - Keep it interesting with more than one vegetable side, your veggies can be fresh, frozen, canned, boiled, blanched, roasted, barbequed. or sautéed.
 - Stick to fresh, frozen, or unsweetened canned fruit and avoid fruit juice.
- **Fill a quarter of your plate with whole-grain foods.**
 - Choose whole-grain bread and crackers, brown or wild rice, quinoa, oatmeal, and hulled barley.
 - Avoid processed or refined grains like white bread and pasta.
- **Fill a quarter of your plate with protein foods.**
 - Eat protein every day to help build and maintain muscle, bones, and skin.
 - Try to choose at least two servings of fish each week.
 - Choose plant-based options more often, such as legumes, nuts, seeds, tofu, or a fortified soy beverage.
 - Eggs, lower fat milk/yogurts/ kefir and cheeses lower in fat & sodium are fast options in addition to shellfish, poultry, lean red meats or wild game.



Make planning a family affair by having each member pick a meal follows the tips.

“Studies have found that weight training can reverse muscle weakness even among people in their 90s”

PHYSICAL ACTIVITY—Heart & Stroke recommends adults accumulate at least 150 minutes of moderate to vigorous physical activity per week, in bouts of 10 minutes or more.

- **Here is a way to accumulate 35 minutes physical activity one day:**
 - Take a brisk 10-minute walk during lunch hour
 - Play for 10 minutes with your kids after work
 - Spend another 15 minutes walking the dog in the evening
- **Vary your activities from low, moderate to high intensity.**

• Light walking	• Brisk walk	• Jogging
• Swimming	• Water aerobics	• Swimming laps
• Gardening	• Hiking	• Soccer
• Stretching	• Cycling	• Aerobics
• Golf	• Baseball	• Basketball



You're never too old to strengthen your body!

REDUCE YOUR RISKS—By being smoke free, maintaining a healthy weight, managing stress effectively, limiting your alcohol, and the early detection and management of conditions such as hypertension, diabetes and high cholesterol.