

PIPEWRENCH

Your Communication Pipeline

WINTER EDITION

A Message from the Board of Trustees

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Canadian Piping Trades.
LOCAL 67

We hope you had an opportunity to enjoy the holidays!

Dear Members,

Welcome to our latest newsletter. We are pleased that these communications have kept you and your dependents updated on your benefits. We hope you had an opportunity to enjoy the holidays and to spend time with family and friends.

As Trustees, we have a fiduciary responsibility to review the benefit plans and continuously move them forward in a healthy and financially prudent manner. As part of that responsibility, we have reviewed our administrative processes and dedicated some time to transition some of the processes from a paper to paperless environment. This will not happen overnight; and we thank recent members who have made the switch to paperless through the “Let’s Get Digital” contest. These small steps will move us closer into the 21st century and will cut administrative costs that much more. Those savings go directly to the financial well being of the plan, to keep our benefit plan current and competitive.

Ensuring we meet the needs of our membership is as important as staying current and keeping costs down. In the next few pages, we are announcing some changes to our benefits that take effect February 1, 2024. Cost, benefit coverage and utilization were many of the factors that were considered as part of the decisions, so please read the communication carefully and call the administration office should you have any questions.

In early 2024, an annual newsletter will follow, providing the membership with the 2023-year end results on the Welfare and SUB plans.

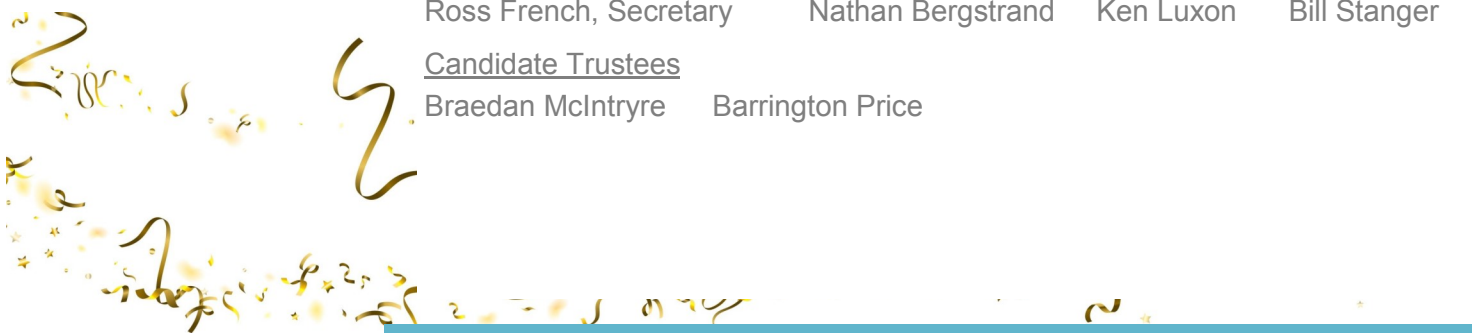
Respectfully,

Steve Foffano, Chairman Frank Benincasa Les Ellerker Dave Marcus

Ross French, Secretary Nathan Bergstrand Ken Luxon Bill Stanger

Candidate Trustees

Braedan McIntyre Barrington Price





LET'S GET DIGITAL
with...



*RASI is still
here to help
you!*

Whether you submit your claims online or not, the Local 67 Benefit office is always available to help.

Please call RASI if you need more information regarding why your claim was partially paid or declined by Green Shield.

You can also call RASI when you need to update your address, add a new family member or get a replacement for a lost or damaged Green Shield card.

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



WINNERS—Let's Get Digital Contest! Featuring Green Shield

The Winners are in!

\$100 Prize —ADAM CORKUM

\$100 Prize —RON CRITCHLEY

\$100 Prize —DENNIS KEARNEY

\$100 Prize —JOSEPH LARATTA

\$100 Prize —CODY PAPP

Thank you to all the members who took the time to participate.

Remember, you don't need a contest to enjoy the benefits of setting up your online Green Shield account or mobile app.

When you have a Green Shield account, you can enjoy advantages such as:

- Your claim reimbursed directly into your bank account.
- The ability to check your Health Care Spending Account balance.
- You can easily submit your claims online and see their status.

Simply register your account at gsceverywhere.ca using the number on your Green Shield Card.



CANCELLED—Hospital Cash benefit Effective February 1, 2024



On January 1 2021, the Welfare Fund introduced the Hospital Cash plan insured by Berkley Canada. Since then, the plan has had very low utilization compared to the cost to maintain the plan. After further evaluation, the Hospital Cash benefit, which paid \$50 a day after 3 consecutive days in hospital (Active members under age 70 only), did not offer enough value to the membership as a collective.

Effective February 1, 2024, the Hospital Cash benefit will be terminated from the plan. Any Hospital Cash claims must be submitted to RASI and Berkley Canada for services prior to February 1, 2024.

As a reminder, the Local 67 Health Plan does not cover the cost of a Semi-Private or Private Hospital Room. However, the cost of a hospital room is an eligible expense under the Health Care Spending Account (HCSA) up to the remaining balance of your \$750 per family per calendar year credit.

NEW Travel Provider—AIG

Effective February 1, 2024

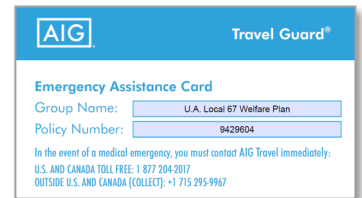
Your Emergency Medical Out-of-Country/Province travel insurance is changing to AIG on February 1st. With this change, your coverage will remain the same but with improved exclusions and a mobile app! The Mobile app will offer many benefits, including the One Touch “Help” Button  that will connect members directly to Emergency Travel Assistance. Your Assistance ID Card  is also available on the Mobile or Desktop app.

If you are already on a trip and have an medical emergency, Berkley and AIG will coordinate to determine which company is responsible for the claim, based on the date of your medical emergency.

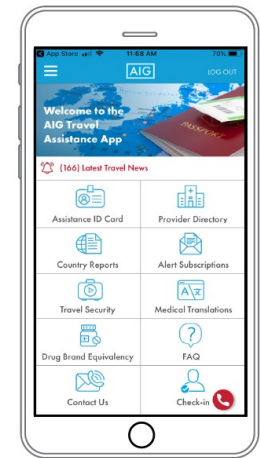
Below compares the main benefits & exclusions and highlights AIG’s improvements.













Benefits & Exclusions	AIG - Effective Feb. 1, 2024	Berkley Canada - Ends on Jan. 31, 2024
Eligibility	You must be enrolled on the Local 67 Health Plan. The same eligibility applies to your spouse and dependent	You must be enrolled on the Local 67 Health Plan. The same eligibility applies to your spouse and dependent
Maximum Coverage	2 Million Per Trip	2 Million Per Trip
Maximum Trip Duration	90-Days Active Members	90-Days Active Members under age
	60-Days Retirees	60-Days Active Members age 70-84 60-Days Retirees under age 85
Coverage Starts	On the date you depart your Province/Country of residence	On the date and time you leave your territory of residence
Termination Age	Age 85	Age 85
Pre-Existing Conditions	Excluded if not stable for: 90-Days Members under age 70 90-Days Members between the age of 70-84 years of age	Excluded if not stable for: 90-Days Members under age 70 180-Days Members between the age of 70-84 years of age
Pregnancy	Does not cover Expenses for: Routine pre-natal care, childbirth, or any unexpected pregnancy complications after 31 weeks	Does not cover Expenses for: Routine pre-natal care or costs related to a pregnancy within 8 weeks of the due date
Recreational Activities	Covered	Does not cover losses related to: Rock or mountain climbing, hang gliding, parachuting, bungee jumping, or skydiving; participation in any motorized race or speed contest; scuba diving.
Professional Sport (If you are paid)	Related losses are not covered	Related losses are not covered
Canadian Travel Advisories	Covered. Nothing- AIG cannot pay a claim directly to a Country where there is a Canadian Sanction against it, but AIG can reimburse a member. <i>Countries currently with sanctions are: Iran, Syria, Sudan, North Korea and the Crimea Region.</i>	Does not cover losses related to Travel to or through a Country or region where Canada issued a warning against travel.
Mobile App	Yes!	No

Enclosed is your new AIG Travel Brochure & Emergency Medical ID Card to Keep for your next trip.



Download the app today!



-  One Touch 'Help' Button
-  Assistance ID Card
-  Country Reports and City Guides
-  Security Travel Alerts
-  Check-in Feature
-  Location Safety Ratings provided by GeoSure®
-  Provider Directory
-  Medical Translations Tool
-  Drug Brand Equivalency Tool
-  Security Awareness Trainings
-  My Trips
-  Currency Converter

Travel Tips from AIG Bon Voyage.....



Airport Safety Tips

- 1. Research**
Before you leave, research your destination.
- 2. Protect your car**
When leaving your car at long stay car parks, don't leave sat navs visible.
- 3. Airport Security**
Talk to your Airline / Travel Agent about airport security prior to departure.
- 4. Hide Luggage Tags**
When you are in the airport keep the address tags on your luggage covered.
- 5. Consider Valuables**
Protect yourself and your valuables by placing medicine and expensive items in your carry-on luggage.
- 6. Don't Leave Luggage**
Never leave luggage unattended or under the watch of a stranger. Don't accept or carry items on behalf of someone you don't know or trust.
- 7. Official Taxi Only**
You should never ever get into an unofficial taxi.
- 8. Arrange a Pickup**
In general if you are not familiar with your destination (or even the airport) you should arrange a pickup.



Tips to fight flight anxiety

We've all been told that flying is safer than traveling by car to a destination, but that fact doesn't always calm the pre-flight jitters of even the most seasoned travelers. Fortunately, there is advice travelers can follow to stay calm during their travels.

HERE ARE A FEW POINTERS:



Did you know that **one out of every six adults** has flight anxiety?¹

PINPOINT THE CAUSE OF YOUR FEAR



FEAR OF FLYING



HEIGHTS



STRANGE SOUNDS



SITTING IN STALE AIR



CROWDED SITUATIONS



LACK OF CONTROL



TERRORISM



72hrs

AVOID CAFFEINE Consuming caffeine may put you on edge and heighten anxiety. Be sure you eliminate caffeine from your diet 72 hours before your flight.

FAMILIARIZE YOURSELF WITH FLYING Read up on how a typical flight sounds during takeoff and in the air to know what to expect.



CHECK THE TURBULENCE FORECAST

Turbulence can be a normal part of flying. Read up on what turbulence is and how it feels. If it happens when you are flying, remind yourself that it is normal



VISUALIZE YOUR DESTINATION

It may sound silly, but bring a picture of your destination or visualize the wonderful time you plan to have when you get there. This will take your mind off being in the air or other uncomfortable sights and sounds.



TRY RELAXATION TECHNIQUES

Load up on your iPod with relaxing music and plug in as the flight takes off. Practice deep breathing exercises, and if it's a long flight, get up and walk

