

# PIPEWRENCH

Your Communication Pipeline

SUMMER EDITION

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## A Message from the Board of Trustees

Dear Members,

As Trustees of the UA Local 67 Benefit Plans, we support the values of the United Association. Specifically, to provide exceptional *“Quality of Life for Members and their Families”*. In doing so, we consider what is best for all members as a collective when managing the benefit plans. We regularly review plan analyses from our expert advisors, utilize our Trustee educational training, and stay current with legislative changes and industry trends through the Pension and Benefit conferences we attend.

Part of our duty as Trustees is to ensure the benefit plans offer protection for Members during their working years in the form of financial assistance—when their ability to earn an income could be affected. Ensuring no member is left behind, especially during unexpected hardship. UA Local 67 Benefit Plans offer a competitive SUB plan for Apprentices and Active Members. The SUB plan is designed to top up a Member’s Employment Insurance (EI) during periods they are without work or in receipt of EI Sickness, Maternity, or Parental benefits. SUB also pays a benefit while a Local 67 member attends trade school.

In addition, the Welfare plan protects Active Members with Life & Disability insurance. This coverage is in place to provide financial assistance to the member and their beneficiaries in the event of their death or disability that restricts their ability to work on the tools. When a health issue prevents a member from earning a living long-term, they also do not earn Welfare and Pension contributions from their employer. So, when a member is on approved long-term disability, we ensure they receive Pension credits each month and subsidize 50% of their Welfare premium.

While no one wants to think of an unforeseen event that could affect their ability to work in their respective trade, know that your Board of Trustees takes how your coverage protects you very seriously. We hope this gives you peace of mind and wish you a happy and safe summer!

Sincerely,

Steve Foffano, Chairman  
 Ross French, Secretary  
 Frank Benincasa  
 Nathan Bergstrand

Les Ellerker  
 Ken Luxon, *In Memory*  
 Dave Marcus  
 Bill Stanger

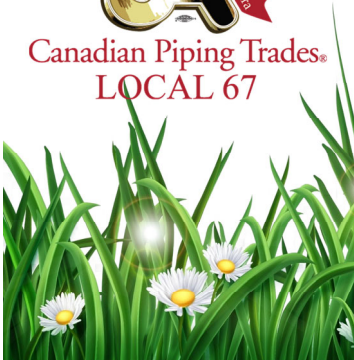
Candidate Trustees  
 Braedan McIntyre  
 Barrington Price



*“The Benefit plans offer protection for Members during their working years in the form of financial assistance”*



Canadian Piping Trades  
 LOCAL 67



## Is Your Dependent Child Between Ages 21 to 24?



Expect an overage dependent letter in the mail if your child is aged 21 to 24.

### Action is Required

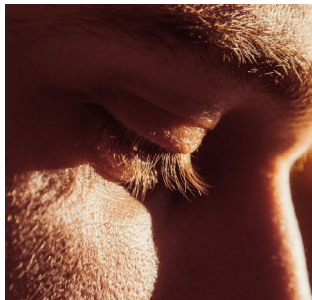
Once your dependent child reaches age 21, they must attend a recognized and accredited educational institution as a full-time student to remain on the plan until their 25th birthday.

**Members are required to provide proof of their child's attendance at an accredited educational institution every year when they are between the ages of 21 to 24.**



If your child is between these ages, you will receive an overage dependent letter from Reliable Administrative Services Inc. (RASI). To avoid your adult child from being terminated from your Green Shield plan, please provide RASI with the requested supporting documentation before the September 30th deadline.

*Adult disabled children are also eligible to remain on the Welfare plan, if the Member provides RASI legal documentation to confirm their child's mental or physical disability before their 21st birthday or removal from the Welfare plan.*



RASI can provide you with more information on the Mental Health Benefits you can access.

## Not Feeling So Great this Summer? Some Options

It is ok to not be ok. In fact it is perfectly normal. Just because it is sunny outside, it does not mean everyone is happy all of the time. Life is as unpredictable as our Canadian weather.

Try to keep a larger perspective. Just because we are in unhappy times today, whether a bad day or months-long like our Canadian winters, it does not mean happy times will not return.

It is also important to understand that seeing our friends, family, or fellow UA members go through a rough patch, be in severe hard times, or pass away can take a toll on us. **Know your options for additional support:**

- **Member Assistance Program (MAP)**—free for UA Members and their families. **Call 1-833-778-2627** about debt, addiction, stress, grief, legal advice & more.
- Your family doctor can refer you to a **Psychiatrist covered by OHIP**.
- **Call 988** if you have suicidal thoughts.
- Visit a **Mental Health Practitioner covered under your UA Local 67 Benefit Plan's \$800 per calendar year benefit** insured by Green Shield.

**Can't bring yourself to call anyone?** Green Shield's digital mental health services are online, and eligible to claim under the \$800 calendar year maximum mentioned above. Visit [www.tranquility.app](http://www.tranquility.app) (self-guided program or coach assisted program) or [www.mindbeacon.com](http://www.mindbeacon.com) for help with anxiety or depression.

### Reliable Administrative Services Inc. (RASI)



195 Dartnall Rd.  
Suite 102  
Hamilton ON  
L8W 3V9

**Phone:**  
905-387-5861

**Email:**  
Local67  
@reliableadmin.com



## Summer Wellness—Six Tips to Practice

1. **Get Outside!** In Canada, we have a short window when we can get outside and soak up the sun. Think outdoor dinners, entertaining in your backyard, cooking on the campfire, an ice cream stroll, or a picnic in the park.
2. **Be Sun Safe!** When you are soaking up all the essential vitamin D, remember to do it safely with some simple planning. You can limit your time in the sun, especially during the peak hours of 11 am to 3 pm or during heat warnings. You can wear a hat, sunglasses, long sleeves, and sunscreen with a minimum of 30 SPF and reapply every 2 hours!
3. **Drink Lots of Water!** It is important to drink enough water during the summer. How much water? 11.5 cups (2.7 litres) of fluids per day for Women and 15.5 cups (3.7 litres) for Men. Keep a water bottle with you throughout the day. To make it more interesting, add fruit, veggies, and herbs to your water. Try cucumber or mint for a refreshing drink on a hot day. 
4. **Eat all the Seasonal Fruits & Vegetables.** There's no better time to indulge in seasonal local fruit and vegetables than the summer. Peaches, strawberries, cucumber, radishes, watermelon, rapini... Look for fruit and vegetables grown locally while at your grocery store or visit a farmers market. 
5. **Maintain healthy sleep.** While it is entirely understandable to enjoy summer nights, don't throw all of your healthy sleep habits out the window. You aim for 7 to 9 hours of sleep a night. Consider adding blackout blinds to your bedroom to ensure you have a dark space to sleep.
6. **Take time for yourself.** Whether it is weeks, sporadic days, or even a couple of hours, take some time away from work for yourself this summer. Enjoy your favorite summer activities, hobbies, or sports. Or take this time to do something new, visit a festival, a conservation area, a local splash pad, or an attraction.



Ensure you have water on hand at the jobsite too. An insulated water bottle can keep it ice cold for hours.



August is National Peach Month



The Board of Trustee certification in order of completion:

Les Ellerker, ATMS™

Ross French, ATMS™

Dave Marcus, ATMS™

Steve Foffano, ATMS™

Bill Stanger, ATMS™ part A

Nathan Bergstrand, FTMS®

Frank Benincasa, FTMS®

Barrington Price, FTMS®

Braedan McIntyre, FTMS®

## Trustee Education—Achievements

Once a Trustee is elected or a Candidate Trustee is selected, they are encouraged to begin their Trustee Certification through the International Foundation (IF) of the Employee Benefits Institute.



First is **FTMS®** certification—**Foundations in Trust Management Standards**. This beginning step in the trustee education path focuses on the needs of Canadian multi-employers, the health & retirement needs of plan members, trust management, legal & regulatory issues, administration, and governance.



Next is completing **part A** of **Advanced Trust Management Standards** and then **part B**—to achieve **full ATMS™** certification. This education is for the needs of experienced trustees. To look forward and prepare for plan challenges and case studies on pension, health & welfare.

# Health Care Spending Account (HCSA)

## What is an HCSA?

An HCSA is a non-cash value benefit that may be applied towards eligible medical or dental expenses paid out-of-pocket. The CRA maintains a guide of eligible medical expenses. An HCSA is a simple, tax-effective way to provide Health and Dental benefit flexibility.

### How do I know if I have an HCSA with the Local 67 Benefit Plan?

If you are covered under the Local 67 Benefit Plan's Health benefit with Green Shield, you have a Health Care Spending Account with Green Shield.

### What should I know about my HCSA?

- January 1, \$750 per calendar, per family, is credited to your HCSA to help reimburse eligible health, vision, and dental care expenses not covered by your plan. The amount credited does not carry over to the following year.
- As soon as you pay out-of-pocket for a medical expense for yourself, or dependent on your plan, you can submit this claim to your HCSA. You do not need to wait until the end of the year! You do not need to wait until the end of the year! Submitting your HCSA claims without delay ensures you get reimbursed sooner and avoid missing the deadline.
- Jan 31st is the last day Green Shield must have your HCSA claims for the prior year. So, if you do not submit your claims online, you must give extra time to account for delays from the post.
- Medical providers, such as your pharmacy or dentist cannot submit your out-of-pocket balance to your HCSA. To get your out-of-pocket expenses reimbursed, you must submit your HCSA claims to Green Shield. Use your [gsceverywhere.ca](https://gsceverywhere.ca) online account/app or contact RASI for a paper HCSA claim form.

### To Submit your HCSA claim online:

1. Sign in to your [gsceverywhere.ca](https://gsceverywhere.ca) account and select "Submit a claim".
2. From the drop-down menu, select "Health Care Spending Account".
3. Then choose the type of claim and the details of the type of expense.
4. Select who the claim is for (you or one of your dependents).
5. Search for the "Provider" using the phone number on the receipt. The provider can be the retailer (i.e. Pharmacy), or the medical professional (i.e. Chiropractor).
7. Add the expense details (date, total amount, and enter any amount paid by a secondary plan), and choose the provider from the drop-down.
7. Go to the "next step" and agree to the terms, and hit "Submit"!



*Sign onto your [gsceverywhere](https://gsceverywhere.ca) account to check your HCSA balance.*

Health Care Spending Account	
My Contributions	
Amount Deposited:	\$750.00
Amount Used:	\$1.00
Amount Remaining:	\$749.00
The amount will be forfeited if not used by Dec 31, 2024	



Submitting your HCSA claims to Green Shield is easier than you think!

*Don't wait until the end of the year to submit your HCSA claims to Green Shield!*