

# Local 213 Electrical Workers' Welfare and Pension Plans



## 2021 ANNUAL REPORT

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# TRUSTEES' REPORT

## WHAT'S NEW



### *NEW REPORT FORMAT*

You will notice a different format this year for our Annual Report and a new Plan logo - we hope you like the changes. Over time, we will be updating our communications to incorporate the new logo.

**Important Note: Look for the “new”  sticker in various sections of this report where important new updates are featured!!**

This report provides a summary of benefits and includes audits of both the Welfare and Pension plans for the last fiscal year ending June 30, 2021. In addition to hardcopy, the report will also be housed online for viewing by members on the Local 213 IBEW Pension and Welfare website at [www.213pension.org](http://www.213pension.org)



### *PLAN COMMUNICATION*

We are committing to improve communication for plan members and began this initiative in 2021 with a revamp of the website by enhancing existing content and adding additional information. We encourage all members to visit the site to view the changes, as well as to refamiliarize yourself with some of the features of the Welfare Plan.

In addition to the Annual Report, we will be sending out a mid-year newsletter to active plan members and retirees to update you about anything new you need to know. Expect this to come your way in summer 2022.



### *OPTICAL REIMBURSEMENT REQUIREMENTS*

The plan now requires prescriptions submitted along with any optical reimbursement expense for glasses/frames to be dated within the previous 24 months from the date of purchase. Prescriptions must be in an official format from a vision care supplier (registered optometrist/optician).

In addition, effective January 1, 2022, members must provide a completed Optical Claim Form along with their purchase receipt and prescription. To obtain an Optical Claim Form, please contact the Welfare Plan office or download/print the form from the website (Forms Library).



### *DELISTED OPTICAL SUPPLIERS*

Please note that effective immediately **expenses from the following providers are no longer approved for reimbursement under any circumstances:**

- Your Eyes Only Optical
- Eyesberg
- Galaxy Eyewear
- Skylight Optical
- Yaohan Optical
- Vision Express

- House of Vision Optical

**PLAN DESIGN CHANGES**

The Trustees are pleased to advise members of the following plan improvements to go into effect **January 1, 2022:**



**Plans A, B, C: Pacific Blue Cross – \$100 Annual Deductible Reduce to \$50**

The annual deductible for any Pacific Blue Cross prescription drug, health professionals, or medical supplies will reduce from \$100 per family per calendar year to \$50 per family per calendar year. This is an important change that impacts all members on all Plans and means more money in your pocket.



**Plan A Income Continuance – Monthly Benefit Increase from \$1,000 to \$1,250**

The monthly benefit for individuals currently receiving Income Continuance and any newly eligible plan members will adjust to \$1,250 per month. This adjustment will be initiated at the end of January 2022 Income Continuance benefit payment.



**Plan A Supplemental Health Account – Inclusion of Health Professional Reimbursement Once PBC Maximum is Reached**

The Supplemental Health Account allowance of \$750 per family per calendar can again be utilized towards eligible practitioners once the Pacific Blue Cross maximum has been reached. Proof of reaching the calendar limit with Pacific Blue Cross must be provided in the form of a claim history printout from the member’s Pacific Blue Cross account. Allowable practitioners are those covered under the Plan by Pacific Blue Cross and include acupuncture, podiatrist, speech pathologist, massage therapy/physiotherapy, chiropractor/naturopathy, or psychologist/clinical counsellor.

***Important Note: the Supplemental Health Account balance will still be defaulted to pay automatically for overages on dental/optical/hearing aids. If a member does not want their Supplemental Health Account to be applied in this manner, they must indicate this when submitting their dental/optical/hearing aid claims.***



**Plan A and B – Accidental Death and Dismemberment Coverage to Match Life Insurance**

The Trustees are pleased to include a new benefit as part of the Welfare Plan offering to members effective January 1, 2022. The new Accidental Death and Dismemberment (AD&D) coverage matches existing Life Insurance coverage for members of Plans A and B:

AD&D Coverage	Plan A	Plan B
Loss of Life Benefit		
< age 65	\$100,000	\$100,000
65 and up	\$35,000	N/A

For more detail on this new benefit, please refer to the detailed coverage section of this report.

## *ANNUAL GENERAL MEETING*

Our Annual General Meeting (AGM) will be held on:

Date: December 13, 2021

Time: 6:30 PM

Where: IBEW Local 213 office, 1424 Broadway Street, Port Coquitlam BC

- Attendees will be required to wear masks at all times
- Proof of double vaccination will be required before entry to the auditorium
- Due to space limitations, attendance will be limited to a maximum room capacity

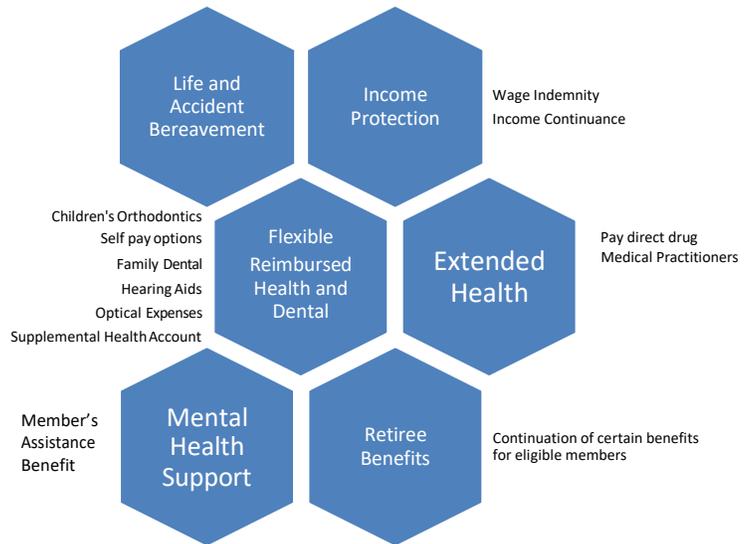
# WELFARE PLAN

## OUR MISSION

“The Trustees of the Local 213 Electrical Workers’ Welfare and Pension Plans will fully employ their individual and combined skills to:

- ✓ Protect the assets of the Trust Funds by investing these funds in a prudent manner using quality governance and management practices.
- ✓ Provide the best possible benefits for our members and their families in a cost effective and reliable manner.
- ✓ Meet our pension and benefit promises to the membership in a timely, accurate and courteous manner.
- ✓ Provide an open, accessible and responsive method of communicating with the Plans’ membership.”

There are many different components of the Welfare Plan. Some benefits are designed to provide protection against circumstances in which you may not be able to work due to sickness. Others provide you for reimbursement of you and your family’s health and dental expenses. If you have questions about your Welfare benefits, or any of the information in this booklet, you can contact [info@213benefits.org](mailto:info@213benefits.org) or call 604-571- 6545. Additional details and forms can be found on the Plan’s website: [www.213pension.org](http://www.213pension.org).



In addition to members covered through employment, our plan provides coverage for eligible members in the following categories: Wage indemnity, EI sick, income continuance, WCB, apprentices in school, and maternity leave.

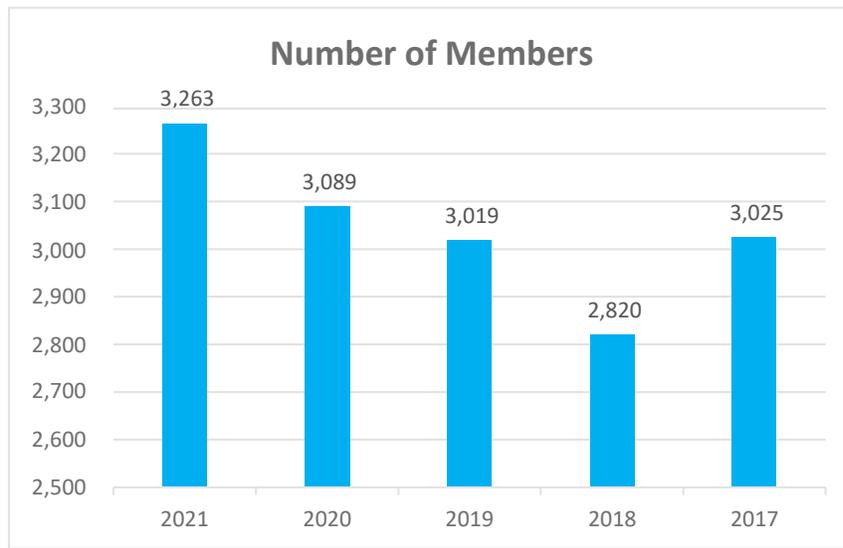
## WELFARE PLAN UPDATE

### Contributions and Self Pay Rates

- The Trustees are pleased to confirm that health and welfare contribution will remain at \$2.30 per hour for 2022, a rate that has been unchanged since 2016.
- In addition, Self Pay rates for Plans A, B and C will remain unchanged. Please refer to the Self Pay section of this report for further detail.

## Plan Participation

The number of covered has increased over the past number of years, as shown in the following chart:



The Welfare Plan membership currently consists of members working in the following areas:

- Inside Construction Electrician
- Marine Electrician
- Motor Winders
- ADT/Tyco
- Cable TV

## **WELFARE PLAN COVERAGE**

### *BENEFIT PLAN COMPARISON*

The following table provides a high level summary of the various benefits provisions under the Local 213 Welfare plans. For additional detail, please refer to the relevant coverage section that follows:

<b>Benefit</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
<b>Available To:</b>	Eligible Active Members through Collective Agreement contributions or eligible Self Pay	Eligible Unemployed or Underemployed members via Self Pay	Retirees, see Application Requirement in Self Pay table
<b>Benefit</b>	Plan A	Plan B	Plan C
<b>MSP Coverage Administration</b>	Included	Included	Included
<b>Self Pay Cost</b>	\$440/month	\$240/month	\$125/month
<b>Extended Health and Health Practitioners (Pacific Blue)</b>	Included	Included	Included, Note: capped at lifetime limit of

<b>Benefit</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
<b>Cross), including emergency Out of Province coverage</b>			\$100,000/employee or per family member
<b>Life Insurance</b>			Age 65 \$10,000
< age 65	\$100,000	\$100,000	66 9,000
65 and up	\$35,000	N/A	67 8,000
			68 7,000
			69 6,000
			70+ 5,000
<b>AD&amp;D Insurance</b>			
< age 65	\$100,000	\$100,000	N/A
65 and up	\$35,000	N/A	
<b>Member Death Benefit (Bereavement)</b>	\$10,000	N/A	N/A
<b>Bereavement Wage Loss</b>	\$250/day for maximum 3 days	N/A	N/A
<b>Wage Indemnity</b>	Included, see detailed section	N/A	N/A
<b>Income Continuance</b>	Included, see detailed section	N/A	N/A
<b>Dental/Hearing Aids/Optical</b>	\$2,500 dental/hearing aids, \$500 optical (per family per year)	N/A	\$1,500/family combined per calendar year*
<b>Children's Orthodontics</b>	75% to maximum \$5,250 reimbursed	N/A	N/A
<b>Supplemental Health Account</b>	\$750 per family per year, 4 months of coverage required	N/A	N/A
<b>Members Assistance Program (EAP)</b>	Included	Included	Included

\*In the calendar year a member retires and converts from plan "A" to plan "C" the plan "C" \$1,500 annual dental/optical/hearing aid amount is the annual amount and is not in addition to any dental/optical/hearing aid amount used while on plan "A" in the same calendar year.

## **SELF PAY**

Unemployed members and members working elsewhere can self-pay for plan coverage. This is a great feature of our plan to allow for flexibility for continuation of your coverage. The cost and requirements for eligibility are summarized in the following table. Despite increases in costs to provide benefits under these plans, there will be no change to the Self Pay costs for 2022.

<b>Provision</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
<b>Self Pay Cost*</b>	\$440/month	\$240/month	\$125/month
<b>Available to unemployed or if working elsewhere</b>	Yes	Yes	N/A, retirees only
<b>Maximum time allowed for self-pay</b>	3 years after employment, then must switch to Plan B	N/A	

Provision	Plan A	Plan B	Plan C
Available to early retirees (up to age 65)	Yes	Yes	N/A, retirees (65 and over) only
Application requirement	Union membership continuation	Union membership continuation	Active member of plan in 48 months of past 60 months immediately before application Between 65 and 70 years of age

*\*Self-pay must be maintained by the member for continuous months, without any gaps in coverage.*

### **BASIC MEDICAL (MSP OF BC)**

The Government of BC eliminated MSP premiums on January 1, 2020. The Ministry of Health and Health Insurance BC continues to require MSP registration for BC residence, which is also a requirement for coverage under the Local 213 Electrical Workers' Welfare Plan. The Welfare Plan office administers the following for Plan Members:

- Member and dependent enrollment and removal (for administration)
- Address changes
- Dependent post-secondary student verification

### **DENTAL, OPTICAL AND HEARING AIDS**

These benefits are provided under a medical reimbursement spending account which offers plan members flexibility. Expenses are reimbursed from the Welfare Plan benefit office.

The annual dental/optical/hearing aid allowances for each plan are noted below:

Benefit	Plan A	Plan B	Plan C
Dental/Hearing Aids/Optical	\$2,500 dental/hearing aids, \$500 optical (per family per year)	Not Applicable (Not Covered)	\$1,500/family combined per calendar year*

Reimbursements:

- are issued every 2nd Friday
- require forms, receipts and supporting documents to be in the Welfare Plan office no later than the Wednesday at 12:00 noon prior to the Friday of reimbursement.

***Important Note: The deadline for reimbursement for all expenses is March 31 of the year following the year of the expense.***

The Plan has a "Fine" policy in place with regard to fraudulent claims.

## Dental/Hearing Aids

**Important Note: Members with less than 4 months of coverage in the calendar year will be prorated to 1/12 of the dental limit for each month of coverage.**

### Claim Requirements

- Original paid receipt accompanied with
  - For dental, a completed Standard Dental Claim Form (available from all Dentists' offices)
  - If partial payment was made by another plan (spouse's employer's plan), we also require:
    - Confirmation of amount paid by the other plan in a supporting document (i.e. Explanation of Benefits)

### Direct Reimbursement

This is available for dental offices. To take advantage of this service speak to your dentist and have them contact the benefits office to get enrolled. Each member is responsible for maintaining the balance of their dental benefit. Due to confidentiality reasons, this balance will not be given to dentists.

### Exclusions

Unnecessary or cosmetic dentistry, including bleaching and veneers are not covered under the plan, unless with the consent of the Plan Trustees.

## Optical

### Claim Requirements

- Expenses for corrective laser eye surgery, cataract lenses and eye examinations that are not covered by the BC Medical Plan are allowed.
- Eyeglasses/contact lenses require a prescription for reimbursement. Credit card, cash or debit purchases require a register receipt to validate payment.
- Purchases of frames only are not eligible for reimbursement.
- Claim forms are required as of January 1, 2022 and must be completed in full by the member and returned via hardcopy, email or fax to the Welfare Plan office along with:
  - An itemized paid receipt. Handwritten receipts are not accepted.
  - An official optical (from a licensed optometrist) prescription. Prescriptions must not be less than 24 months old from the date of service
  - Claim forms are available from the Welfare Plan office or can be downloaded from the Forms and Library section on the website.

**new**

**Important Note: The only online suppliers accepted are Clearly Contacts, Zenni Optical or Firmoo Optical Store.**

**The following optical supplies are delisted and therefore no longer approved for reimbursement under the Plan. The Trustees reserve the right to remove suppliers as deemed necessary.**



- Your Eyes Only Optical
- Eyesberg
- Galaxy Eyewear
- House of Vision Optical
- Skylight Optical
- Yaohan Optical
- Vision Express

## SUPPLEMENTAL HEALTH ACCOUNT

### ***How It Works:***

The Supplemental Health Account provides plan members on plan “A” with additional flexibility. Expenses that exceed the annual maximums for Dental, Optical, and/or Hearing Aids can be submitted towards this Account. The claim requirements are the same with regard to required information as described in the Dental/Optical/Hearing Aids sections.

In addition, effective January 1, 2022, this account can again be utilized towards Pacific Blue Cross health practitioners once the annual maximum is reached.



- Proof of reaching the calendar limit with Pacific Blue Cross must be provided in the form of a claim history printout from the member’s Pacific Blue Cross account.
- Eligible practitioners are those covered under the Plan by Pacific Blue Cross and include acupuncture, podiatrist, speech pathologist, massage therapy/physiotherapy, chiropractor/naturopathy, or psychologist/clinical counsellor.

Benefit	Plan A	Plan B	Plan C
Supplemental Health Account	\$750 per family per year	N/A	N/A

This benefit will be applied *first automatically* to any dental, optical and/or hearing aid overages up to the \$750 supplemental limit. If a member is managing their benefits and does not want the supplemental benefit to be applied automatically, you must indicate this by written request when submitting optical/dental/hearing aid claims that may lead to overages.

***Important Note: Members must have at least four (4) months of coverage in the calendar year for them to be eligible to claim against this Account.***

## CHILDREN'S ORTHODONTIC PROGRAM

Benefit	Plan A	Plan B	Plan C
Children’s Orthodontics	75% to maximum \$5,250 reimbursed (\$7,000 submitted)	N/A	N/A

*Eligible for children under 18 years of age*

## Claim Requirements

- An estimate must be submitted to Local 213 Electrical Workers' Welfare Plan office before the work commences.
- The Trustees may require a second estimate if they consider the first estimate too high.
- Members using this benefit should be aware that they are required to pay for full Plan "A" coverage when they are self-paying, as our other plans do not cover orthodontics.
- The deadline for reimbursement is March 31 of the year following the year of the expense.

## *WAGE INDEMNITY (WI)*

For 2021, the Wage Indemnity benefit is \$85 per day (\$595 per week) for a maximum period of 52 weeks, including any EI sick benefit entitlement. The EI sick benefit maximum payment is \$595 per week and it now only requires 600 hours of insurable employment to qualify for EI sick benefits. In addition, there is no longer a waiting period for qualification. If you become disabled while on an existing EI Claim, you simply apply to EI to convert your claim from regular to sick benefits any time during the claim period and there is no waiting period.



Note for 2022, the Plan's Wage Indemnity benefit will increase with the EI maximum. At the time of this report's printing the new EI maximum was not available yet from Service Canada.

Members must use up any EI sick benefits entitlement before coming onto our Wage Indemnity Plan. When a covered member has exhausted their EI sick benefits, or does not qualify, then our Plan will pay benefits as outlined above.

We reimburse up to twenty-five dollars (\$25) for the cost of Doctors completing the wage indemnity claim forms. A paid receipt should accompany the claim form.

Please note that to qualify for our Wage Indemnity benefit, members must:

- have a current Hour Bank
- have worked within 90 days of disability
- provide EI claim information provided by Service Canada (instructions are on the Welfare benefits site as to how to provide this proof)
- not be in arrears with respect to Union dues

Benefits are payable on the fourth day of sickness and the first day of a non-occupational accident (Note that the sickness waiting period would only apply if the member does not qualify for EI sick benefits). Benefits will not be paid prior to the first day you are seen by a doctor. A claimant must be unable to perform any occupation, and the disability requires the full-time monitoring of a doctor recognized by the college of Physicians and Surgeons of British Columbia.

## Exclusions

No benefits will be paid for periods of disability arising from:

- Occupational accidents or illness
- Self-inflicted injuries or diseases
- Injuries or diseases resulting from war, or participation in a riot, or arising while serving as a member of any armed forces
- Medical conditions existing prior to commencement of coverage
- Disability must occur within a 90-day period immediately following the last day of work with a contributing employer
- No benefits are payable for injuries or illness as a result of an automobile incident for which ICBC or other automobile insurance applies
- No benefits will be paid for any period for which the person has, or will, received vacation pay for an annual vacation or V.O. time (V.O. time may be collected for the three day waiting period)
- No benefits are payable for E.I. overpayments, violations or other penalties imposed under the Employment Insurance Act

### *INCOME CONTINUANCE*

If a member is still disabled after 52 weeks of Wage Indemnity, they may be entitled to the monthly Income Continuance benefit.



The current benefit amount for 2021 is \$1,000 per month, but this will increase to \$1,250 per month for individuals who are still (and newly) disabled under the terms of the Plan on and after January 1, 2022.

To apply for the Income Continuance benefit, you must:

- Have more than 10 years of membership in Local 213 IBEW
  - Members with less than 10 years of membership will be prorated according to their number of years in Local 213 IBEW
- Have been covered by our Welfare Plan for 48 of the last 60 months preceding your date of disability
- Not be in arrears with respect to Union dues

In addition:

- Have made application and be receiving the CPP disability pension, and/or
- Satisfied the Trustees of the Plan of your continuing disability.

### *JURY DUTY*

Plan members are covered for straight time wages less the amount received by the Sheriff's department while on jury duty under the terms of the Wiremen's Agreement.

Members working under the terms of the Wiremen's Agreement called for jury duty, who are not chosen, can still collect straight time wages for actual time lost upon receipt of confirmation from the

Sheriff's department. Application forms are available from the Welfare Plan Office.

For other covered members of this plan, the jury duty payment is \$150 per day based on a five day week, for actual days missed from work for a contributing contractor upon submission of a Sheriff's receipt to the Welfare Office.

### **BEREAVEMENT WAGE LOSS**

The Plan will pay a wage loss benefit of \$250 per work day for up to 3 days in the event of the death in their immediate family.

To qualify member must:

- Be enrolled on Plan "A"
- Working for a contributing employer that has no bereavement benefit AND
- Miss work due to the death of a family member named in the benefit policy. Immediate family will be recognized as:
  - the employee's spouse (including common-law spouse)
  - mother/father or step-mother/step-father
  - sister/brother
  - son, daughter (including adopted son or daughter) and step-child,
  - grandfather/grandmother.

Claim forms for this benefit can be requested through the Local 213 Electrical Workers' Welfare Plan office.

***Important Note: This benefit must be applied for within 90 days of the date of the family member's date of death***

### **MEMBER DEATH BENEFIT**

The plan will pay up to a \$10,000.00 bereavement benefit to the beneficiary or relative of the deceased member who pays the funeral expenses. This is a non-taxable benefit.

### **LIFE INSURANCE**

The following table summarizes the Life Insurance coverage for the member and his/her spouse.

<b>Benefit</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	
<b>Life Insurance</b>			Age 65	\$10,000
< age 65	\$100,000	\$100,000	66	9,000
65 and up	\$35,000	N/A	67	8,000
			68	7,000
			Age 69	6,000

Benefit	Plan A	Plan B	Plan C	
			70+	5,000
Spouse Life Insurance				
Member has Spouse only	\$5,000	\$5,000	N/A	
Member has Spouse + Children	\$10,000	\$10,000		

Including the Member Death Benefit, members under age 65 have an effective total of \$110,000 Life Insurance protection and active members age 65 and over have a total of \$45,000.



With the added protection of AD&D Insurance, if a member passes away due to an accident, this adds another \$100,000 and \$35,000, respectively.

**Important Notes: Spousal Life Insurance is payable to the member upon the death of his/her covered spouse. The covered spouse will be the spouse who is covered for other Welfare Plan benefits by the member.**

**The monthly premium cost of life insurance paid to the insurance company on your behalf is a taxable benefit. However, the benefit paid to your beneficiary (or you for Spousal Life insurance) is non-taxable.**

### Conversion of Coverage After Termination

- You can transfer to an individual policy, provided you do so within 31 days of termination of coverage under the plan.
  - Application for Life Conversion must be sent directly to the Life Insurance (BC Life) carrier by you, as it is an individual policy
- You will have to pay the required premium for the type of policy you choose for your attained age at the time of transfer.
- You may continue your coverage in this way, provided you have not previously transferred to an individual policy and it is still in force.



### ACCIDENTAL DEATH AND DISMEMBERMENT

This benefit will pay for a loss of life or any other loss as described below if it is due to an accident and the loss/loss of use occurs within 365 days as a result of the accident.

The benefit amount for loss of life, due to accident, is shown in the first table and additional Covered Losses, as a percentage of the “loss of life” amount are shown in the second table. For additional information, including Exclusions, please refer to the **Pacific Blue Cross booklet** on the Welfare Plan website.

Benefit	Plan A	Plan B	Plan C
AD&D Insurance			
< age 65	\$100,000	\$100,000	N/A
65 and up	\$35,000	N/A	

Covered Losses	%age of Benefit Amount
Life	Entire Sight of Both Eyes
Both Hands or Both Feet	One Hand and One Foot
Entire Sight of Both Eyes	One Hand and Entire Sight of One Eye
Speech and Hearing	One Foot and Entire Sight of One Eye
One Arm or One Leg	75%
One Hand or One Foot	Entire Sight of One Eye
Speech or Hearing	66 2/3%
Thumb and Index Finger of the Same Hand	50%
Four Fingers of the Same Hand	33 1/3%
Hearing in One Ear	All Toes of the Same Foot
Quadruplegia	Paraplegia
	Hemiplegia
	25%
	200%
<b>Other Covered Benefits</b>	<b>Maximum Benefit Payable</b>
Occupational Training for the spouse	\$10,000
Post secondary education for dependent children	\$5,000
Repatriation	\$10,000
Rehabilitation	\$10,000
Family Travel	\$3,000

**Important Notes: The beneficiary for the AD&D loss of life benefit is the same as designated for your Basic Life Insurance. The monthly premium cost of AD&D insurance paid to the insurance company on your behalf is a taxable benefit. However, the benefit paid to your beneficiary (or you for other Covered Losses) is non-taxable.**

**Accidents caused by participation in a legal offence, civil commotion, crew/passenger in self-flown aircraft, self-inflicted injury, blood/alcohol level over .08% or if under the influence of narcotics are excluded.**

### EXTENDED HEALTH - PACIFIC BLUE CROSS (PBC)

Extended Health coverage for the following Eligible Expenses is provided through Pacific Blue Cross (PBC).



#### **Deductible & Coinsurance**

For each calendar year, you will be required to pay the first **\$50** deductible (per family, per calendar year – reduced from \$100 January 1, 2022) and 20% of all eligible expenses after that. Once an individual reaches \$1,000 in claims reimbursed in a calendar year, all further eligible expenses are covered 100%.

#### **Prescription Drugs**

This benefit incorporates the BC Fair Pharmacare program and it is not necessary to mail in forms for reimbursement from either Pacific Blue Cross (PBC) or Pharmacare for prescription drugs. You are required to produce the PBC “Blue-NET” membership card for this convenient direct pay prescription service.

### ***Eligible Expenses***

Covered expenses, which are over and above basic MSP coverage, include:

- Prescription Drugs
- Emergency out of Province Medical Expense
- Specialist Services
- Special Nursing
- Private or Semi-Private Hospital Rooms
- Ambulance
- Health Professionals
- Wheelchairs, Crutches, Splints, etc.

### ***Emergency Out of Country/Province Coverage***

Members travelling outside of the Province should be aware that our Extended Health Coverage is unlimited (except Plan "C"). Therefore, if you plan on travelling in the USA or other countries, it may not be necessary to purchase additional medical insurance.

### ***Coverage After Termination***

Members should also be aware that they can convert to an individual PBC extended health plan within 60 days of termination of their group plan. PBC will waive the pre-existing condition under this conversion option. Please refer to the "Termination of Coverage" section of the PBC extended health brochure.

### ***Claims, Forms and Medex Cards***

Medex cards and PBC Claim forms are available at the Welfare Plan Office. In addition, electronic PBC claim forms are on the PBC website and in the Forms Library on the Welfare Plan site.

<b>Member Group (Plan)</b>	<b>PBC Group/Policy Number</b>
<b>Active Employees (Plan A or B)</b>	183149
<b>Retired Employees (Plan C)</b>	149402

For PBC claims information and online forms use the number above along with the members PBC Number for ID number at [www.pac.bluecross.ca/members/member.html](http://www.pac.bluecross.ca/members/member.html). For information on how to register for PBC's website and mobile app, please refer to this guide.

### ***Pacific Blue Cross Booklets***

- Local 213 Active Employees Pacific Blue Cross booklet
- Local 213 Retired Employees Pacific Blue Cross booklet

### ***HEALTH PROFESSIONALS - PACIFIC BLUE CROSS (PBC)***

Health professionals are covered under our Pacific Blue Cross coverage. The table below details the coverage level and limits. Practitioner limits are per calendar year and per family member:

Provision/Professional	Coverage
Deductible	\$50/family/calendar year
Coinsurance/Reimbursement Level	80% until \$1,000 reimbursed/calendar year, then 100% after (combined with other PBC expenses)
Acupuncture	\$500
Podiatrist	\$500
Speech Language Pathologist	\$500
Massage Therapy/Physiotherapy	\$750 combined
Chiropractor/Naturopath	\$750 combined
Psychologist/Clinical Counsellor	\$2,500 combined

Please consult the PBC brochure for a further description of these services.

Claims can be submitted via paper claim form to Pacific Blue Cross or online via the provider's website or mobile app.

## *MEMBERS ASSISTANCE PROGRAM*

### *Counselling Services*

The IBEW Welfare Plan supports you and your family's mental health through access to a comprehensive Member and Family Assistance Program. Services are provided by Homewood Health and include:

- Short-term counselling and Plan Smart Series counseling and consultations
- Counselling for:
  - individual and personal problems
  - family and marital issues
  - stress and anxiety
  - workplace issues
  - counseling for other areas of concerns as identified by the client either in person, telephonic or through e-counselling.

**Call any time 24/7 your MFAP services are completely confidential 1-800-663-1142 or [www.homewoodhealth.com](http://www.homewoodhealth.com)**

**Important Note: If you or your covered family members require short term counselling, consider accessing MFAP services first. Counselling services are provided up to a maximum of 6 to 8 visits per issue under the MFAP. If additional counselling is needed following this, then you could access your Pacific Blue Cross benefits (provided you are covered under Plan A or C).**

### *LifeSmart Coaching Services*

Some of the great features about the MFAP are the LifeSmart Coaching Services. These are a suite of telephonic services that offer assessments, coaching, and resources. They are designed to help you and your family members with managing everyday challenges.

### How does it Work?

Contact our MFAP provider Homewood Health at **1-800-663-1142**. A Life Smart intake counselor will contact you within 72 hours to offer you an appointment with an appropriate specialist.

You can read more about these services in the Members and Family Assistance Program Overview. Life Smart Coaching Services include three major components with service options for each area:

#### Caregiver Services

- New Parents
- Childcare and Parenting
- Elder and Family Care giving

#### Life Planning Services

- Financial Advisory Service
- Legal Advisory Service (Lawline)
- Career Counselling
- Pre-Retirement Planning
- Shift Worker Support
- E-courses

#### Health Management Services

- Smoking Cessation
- Nutritional counseling
- Health and Wellness Companion

#### Crisis Management Services

Call any time 24/7 your MFAP services are completely confidential 1-800-663-1142 or [www.homewoodhealth.com](http://www.homewoodhealth.com) or use the Homewood Health app.

### *CONSTRUCTION INDUSTRY REHABILITATION PLAN (CIRP)*

CIRP services include individual counselling, family services, telehealth service, day programs, residential treatment, and opioid free pain services. Recovery is very often a family affair and confidentiality is guaranteed!

The services of the Rehabilitation Plan are available at no charge to members that have contributions through their collective agreements.

### *Our Mission*

We provide the highest quality of mental health and substance use care to members of the British Columbia unionized construction industry and their family members.

### *Our Values*

We pride ourselves with being a very forward thinking treatment program and we work holistically

with our clients to ensure that they receive the treatment and care that works for them. We actively seek out innovation to assist in service delivery.

***Our Philosophy***

Destigmatizing mental health and substance use. Everyone deserves to be treated with dignity and respect. For people who struggle with substance use and mental health issues, stigma remains one of the biggest barriers to receiving addiction treatment. We at CIRP are committed to providing an environment that is free of stigma.

***Our Approach***

At CIRP we recognise that only you have walked your path, experienced the pain and struggle that you have. We understand that whilst we have expertise in our field, we are not the experts of you. Only you are. We work in a collaborative way with all our clients, placing them at the center of everything we do.

***Our Vision***

We support the unionized construction industry by providing information and treatment on mental health and substance use.

**CONTACT INFO**

**Email** info@constructionrehabplan.com

**Phone** 1-888-521-8611 or 604-521-8611

**Address**

Suite #402  
223 Nelson's Crescent  
New Westminster BC V3L 0E4

***CATV ADDENDUM***

In addition to the benefits outlined in this Welfare Plan Report (with the exception of Income Continuance) there is a Cablevision benefit package which is self-paid by the CATV membership.

This additional package is provided by BC Life (PBC) and consists of:

<b>CATV Addendum Benefit</b>	<b>Coverage</b>
<b>Long Term Disability</b>	Up to \$2,000 per month
<b>Accidental Death &amp; Dismemberment</b>	\$60,000
<b>Group Term Life</b>	\$25,000

**IN MEMORIAM**

It is with regret that we report the deaths of the following members, including Retired Members, who have passed away since our last report:			
Keith Apps	Thomas Archibald	Robert Baker	Trevor Barrow

Jared Brandt	Robert Brown	Adri Brugge	Donald Campbell
Howard Campbell	George M. Corness	Richard Daurie	James Dooley
Kenneth Douglas	Brian Emerson	J.D. Erho	Harry Flach
John Fleming	Mike Flynn	Tom Gates	Ezzat Ghabriel
Douglas Gunning	M. Russ Gurniak	James Hay	Clifford Hagel
August Heidrich	Ronald Hillier	Robert Holst	Robert (Bruce) Hudson
Heinz Huebner	Soren Jensen	Paul Johnson	Dennis Kelly
Robert Kincaid	Harry Kneale	Rudy Kuhn	Gordon Kurtz
Philip Lawrey	James Lentz	Thomas Liversidge	Harvey Macgregor
Roger Marquis	Ryan Marshall	Robert McCormick	Ian McNay
Allan Oliver	Joseph Ovsenek	Brandon Painter	Charles Peck
Ole Pedersen	Joe Pilorusso	Ivan (John) Plese	Ted Powell
Martti Raty	Richard Rauch	Ray Ravis	William Ripley
Joseph Sanzalone	Sean Alex Saunar	Edward Schreiber	Bruce Spargo
Bill Tamboureas	Douglas Thorpe	Guy Tryssenaar	George Vukasovic
Otmar Wetzlmayr			

Submitted by your Trustees and Director with many thanks to our Office Staff:

<b>Chairman:</b>	<b>Scott Ashton</b>
<b>Vice-Chairman:</b>	<b>Jim Lofty</b>
<b>Secretary:</b>	<b>Darcy Biln</b>
<b>Trustee:</b>	<b>Sandra Brynjolfson</b>
<b>Trustee:</b>	<b>Adam Van Steinburg</b>
<b>Director:</b>	<b>Hileray Kilback</b>

# PENSION PLAN

## **ABOUT THE PLAN**

The Plan provides benefits on death or retirement for Members of Local 213 who have been employed by one or more Participating Employers, and who qualify in accordance with the age and employment rules. These rules and the precise terms of the Plan are set out in the Plan Text.

## **PLAN GOVERNANCE AND FINANCIAL SECURITY**

There are several factors that go into ensuring that your pension is secure. The Trustees' focus, along with input from their trusted advisors, is on growing the Pension Plan fund, carefully managing risk and adequately funding the Plan. It is no small task, but you can rest assured that in good hands and that your pension will be there when you need it.

- Your Pension is Secure because it is backed by assets worth almost \$500 million and supported by a funding strategy aimed at covering the cost of current and future pension obligations while providing a funding cushion for unexpected, negative events.
- Your Pension is Secure because investments, funding and risk are all managed based upon a Strategic Plan (a formal policy called Statement of Investment Policy and Procedures) that is continuously reviewed and updated to the benefit of all Plan members.
- Careful risk management is at the core of every decision the Trustees make and they take an integrated approach to funding and investments.
- Your Pension is Secure because the Trustees meet on a monthly basis, unlike other Trusteed plans, which may often meet quarterly. This means Financial Performance is reviewed constantly, and provides the advantage to make decisions on asset changes quickly, when and if needed.
- Your Pension is Secure because annually, independent auditors perform a comprehensive review of the plan's financials, data, calculations, income and liabilities. The result of this review is the annual Financial Statements which are included within this Annual Report. These Financial Statements for the Plan are required to be filed with the BC Pension Plan regulator, BCFSA, annually, within 6 months of the completion of the Plan's fiscal year.
- Your Pension is Secure, because in addition to the annual Financial Statements, BCFSA also requires a pension plan valuation to be performed at least every three years and filed within 9 months of the end of that period. The valuation is performed by independent pension plan actuaries, who are experts in this field.
  - (Increases were given in 2017 Annual Report after the June 30 2016 Report. The next plan valuation is scheduled for the three year period ending June 30, 2022.
- In addition to the above, the Trustees are also members of the Pension Plan and as such, are vested in preserving the interests of the Plan and its members. The Trustees are also bound by a fiduciary duty to make sound decisions and undertake training and education to ensure they are well informed on various pension-related matters.

## **YOUR PRIVACY**

Local 213 Electrical Workers' Pension Plan ("The Pension Plan") respects the privacy of its members and website users. We are committed to protecting the privacy of the personal information we gather and retain for administrative purposes.

We are currently undergoing an in-depth review of our information management practices and policies with an external consulting firm to identify opportunities for enhancing security and reducing the amount of personal information we collect or retain. Following this review, we will revise our Protection of Privacy policy and post this document on the Plan's website.

We are committed to inform plan members what personal information we gather and why we gather it, how we use this information, how we protect it, what personal information we might share with third parties, and to whom we might disclose this information.

### ***Member Information***

The Pension Plan only collects personal information that it requires for administration purposes. This information includes a member's name, address, e-mail address, telephone and/or facsimile number(s), social insurance number, gender, date of birth, date of union membership, occupation, employer's name, date of hire or dispatch, and record of financial contributions to the plan. We use the contact information to communicate with our members by e-mail, telephone, fax, and post. We use the statistical information to track and report payments, determine eligibility and develop policies.

## **PENSION PLAN UPDATE**

As of the end of September 2021, there are 1,604 retirees receiving pensions from the Local 213 Electrical Workers Pension Plan. The total pension amount paid out in the past fiscal year was \$11,919,834, averaging to \$7,431 annually per member. The following chart diagrams active (still contributing) members, pensioners, pensions paid and average annual pension paid from the plan over the past five years. Note - pensions paid out are represented in the \$1,000s.



## **ACCRUAL RATES**

The accrual rates have increased over time as follows:



Prior to the January 1, 2000 amendments, the \$37 and \$44 figures were \$36.90 and \$39.90 respectively.

## **INVESTMENTS/PORTFOLIO**

The Trustees continued the strategy to mitigate risk with portfolio diversification. In Spring 2020, adjustments were made to increase investments in equities and infrastructure and these actions continued throughout the year and into 2021.

In February 2021, the Trustees moved to invest up to \$5 million US in Barings North American Market 2 (Private Loan) fund. In addition, \$10 million was due to the Ullico Infrastructure fund, and paid in July of this year.

In terms of performance, the Plan exceeded its Total Fund Benchmark over 5 years, net of fees. A new transition asset mix was proposed at the August 12, 2021 meeting retroactively effective July 1, 2021, to reflect movement towards the long-term targets over the past several months.

The Plan has made commitments to the following Funds; all with the exception of Ullico will still require future investment of capital:

- Concert Infrastructure Fund
- Concert Commercial Real Estate Fund
- Leith Wheeler Infrastructure Fund
- two Barings North American Private Loan Funds, and
- the Ullico Infrastructure Fund. (Union Labor Life Insurance Company)

In addition to the above, a commitment to the Northleaf Essential Infrastructure Fund (“NEIF”) is also in progress. Northleaf’s infrastructure program is focused on direct, long-term investments in mid-market assets in OECD countries, providing investors with stable, consistent

cash flow from assets that deliver essential services.

In summary, the Plan is in an extremely favorable position and weathered well the unpredictable COVID-19 market pressures during the past year and a half. Although many industries and sectors unfortunately struggled during this timeframe, our membership and contributions from member employers remained consistent.

## **RETIREE UPDATE**

<b><i>The following plan members have retired since our last report. We would like to wish all the new retirees a happy and healthy retirement.</i></b>			
Ilie Baliban	Jerry Baron	Donald Bowman	James Boyes
Thomas Bulger	James Cumberland	Antoni Czuprynski	David Elliott
Richard Gallant	John Giannone	Donald Gulliver	Randy Haddock
Gordon Hansen	Ken Heatley	Kevin Hsu	Maurizzio Infanti
Kevin King	Michael Lehane	James Lentz	Ian Lowrie
Jeff Lueck	Robert Marsden	Thomas McKenna	Gerald McQueen
Thomas Mecredy	Nils Midttun	Steven Mitchell	Craig Morisset
Warren Munroe	David Oberholtzer	Michael Otway	Mike Paradise
Richard Piendl	Ian Price	Param Reddy	Taras Sakin
Stephen Sallaway	Frank Scheu	Robert Shaw	Edison Sy
W. (John) Watt	Kenneth Whittet	Robert Yoxall	

## **BANQUET REPORT/MEMBER SERVICE RECOGNITION**

Due to COVID-19 restrictions the annual retired member's banquet was cancelled for 2021. Hopefully, we can resume our retired member's banquet in 2022.

<b><i>50 Year Pins</i></b>			
Kenneth Bisgard	Bert Broughton	Fred Feige	Arthur Giassa
Erling Johansson	Duff Jolly	Horst Kirchhoff	Martin Law
Brian Martin	Douglas McLaren	Joe Warren	Harold Winegarden

<b><i>55 Year Pins</i></b>			
William Allen	Gordon Appleton	Dennis Booth	Robert Dyck
Gary Everett	Achilles Foufoulas	Jan Hazenack	Ken Heiman
Freddy Hoffman	Michael Hunt	Chris M. Locke	William Munro
Martin Murao	John Neilson	Chaki Nishimura	Augustus Pelley
Michael Ramberg	Hans Rand	Anthony Schmidt	Richard Scrafton
Albert Sproson	Robert Stdenis	Luke Stienstra	Robert Taylor
Robert Thorneloe	John Watmough		

<b>60 Year Pins</b>			
Bruce McArthur	John Payne		

<b>65 Year Pins</b>			
Raymond Broccoli	Harry Broome	George Brown	Richard Brown
Tony Chwartacki	William Devries	Mike Krilanovich	Emil Lange
Dennis Mawdsley	Hugh Meikle	Leon Nermo	William Smith

## **RETIRED MEMBERS' COMMITTEE**



*From L to R: Jim Dyball (IBEW 213 President), Roland Verrier (Retired Member Committee Co-Chair), Jim Lofty (IBEW 213 Business Mgr/Financial Secretary), Helmut Kugler, Keith O'Sullivan, Jack Saran (Retired Member Committee Co-Chair), Ken Heatley (IBEW 213 Recording Secretary), Lloyd Yip, Mick Hunt, John Neilson, Pat English, Kumar Sikka, Chuck Baker, Bill McCallion, Rick Christie and Neil Goudriaan.*

The Retired Members' Committee is dedicated to keeping the union spirit alive through fellowship; supporting fellow retired members and staying active in IBEW 213 union affairs! The Committee meets on the second Tuesday every month at 10 a.m. at the Union Hall. Any retired member or former member of IBEW 213 is welcome to join. For more information, please go to: <http://www.ibew213.org/ibew-committees/retired-members>.

## RETIREMENT OPTIONS

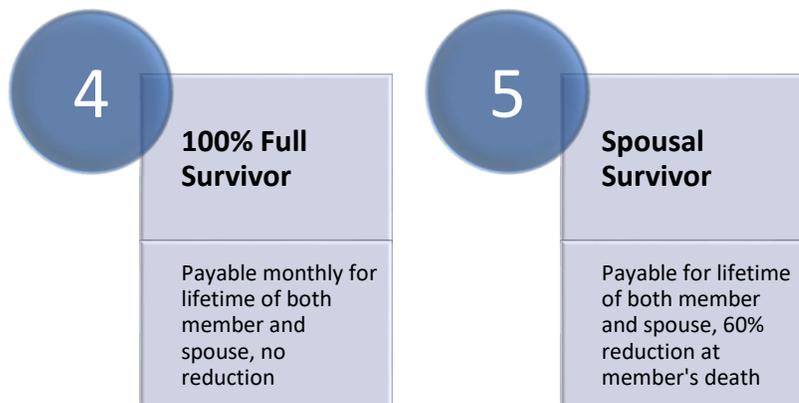
At retirement, a member can receive their monthly pension benefit in one of five different optional forms.

- **Single members** will choose one of 3 options:



In the above 3 options, the monthly Pension benefit is **guaranteed for the members lifetime**, but if the member dies before the guaranteed period has elapsed, the monthly payments continue to the **Designated Beneficiary** until the end of the guarantee period chosen.

- **Married (including Common-Law) members**, must choose either option 4 or 5 unless the spouse waives their legal right to a survivor pension by signing the **waiver form**, available from the Pension Plan office.



***Important Note: Choosing any option other than option 1 has the effect of reducing the amount of monthly pension. This reduction is based on the age of your spouse and current interest rates. The various optional amounts will be clearly outlined for you at retirement.***

## **RETURN TO WORK AFTER RETIREMENT**

Members that retire and collect a pension from the Local 213 Pension Plan then return to work for a contributing employer should be aware that they will have the choice of

1. Not to accumulate any pension credits after their pension is in pay and continue to collect their pension, OR
2. Returning members are able to suspend pension payments and accumulate additional pension credits.
  - o Members that opt to suspend their pension must give at least one month's notice in writing to the plan that they want to suspend their pension payment.
  - o When members that have suspended their pension want to resume pension payments, they must notify the plan in writing at least one month prior to resuming their payments.

## **RRSP UPDATE**

RRSP maximum contributions are indexed to the annual increase in the average wage as follows:

Year	RRSP Limit
2020	\$27,230
2021	\$27,830
2022	\$29,210

Members Pension Adjustment (P.A.) is reported annually in Box 52 on your T4 from your Employer. The difference between the amount in Box 52 and the new amounts outlined above is the maximum amount you can contribute to your RRSP in that year. Also, your 2020 Tax Assessment should include Revenue Canada calculation of your 2021 contribution limit, with any amounts carried forward from previous years.

## **CANADA PENSION PLAN AND OLD AGE SECURITY UPDATE**

### [Canada Pension Plan / OAS Payment Rates](#)

Type of Benefit	2021 Max/Month	2020 Max/Month
Old Age Security (OAS)	\$626.49	\$614.14
Canada Pension Plan (CPP) Benefits:		
<i>Disability benefit</i>	\$1,413.66	\$1,387.66
<i>Retirement pension (at age 65)</i>	\$1,203.75	\$1,175.83
<i>Survivor's benefit (under 65)</i>	\$653.44	\$638.28
<i>Survivor's benefit (age 65 and over)</i>	\$722.25	\$705.50
<i>Children of Disabled Contributors benefit</i>	\$257.58	\$255.03
<i>Children of Deceased Contributors benefit</i>	\$257.58	\$255.03
<i>Combined Survivors &amp; Retirement benefit</i>	\$1,203.75	\$1,175.83
<i>Combined Survivors &amp; Disability benefit</i>	\$1,413.66	\$1,387.66
<i>Death benefit (one payment)</i>	\$2,500.00	\$2,500.00

### Canada Pension Plan

Eligibility for the Canada Pension Plan (CPP) was changed back to age 65. You can apply for and receive a full CPP retirement pension at age 65 or receive it as early as age 60 with a reduction, or as late as age 70 with an increase.

Payment levels are based on an average of your working-life earnings, excluding the lowest 17 per cent of low-earning years. Adjustments for cost of living are made each January.

You may apply to start receiving CPP benefits anytime between 60 and 70. Starting 2012 you have been able to receive the CPP pension without stopping work. Your monthly benefit will be reduced for each month before you turn 65 and increased for delaying payments up to age 70.

If you apply after you turn 65, Service Canada can only pay retroactive payments of the CPP retirement pension for up to 12 months (11 months plus the month you apply) but no earlier than the month following your 65th birthday. There are no retroactive payments for a retirement pension taken before age 65.

### Old Age Security (OAS)

You can defer receiving your Old Age Security (OAS) pension for up to 60 months (5 years) after the date you become eligible for an OAS pension in exchange for a higher monthly amount. If you delay receiving your OAS pension, your monthly pension payment will be increased by 0.6% for every month you delay receiving it, up to a maximum of 36% at age 70.

### Service Canada

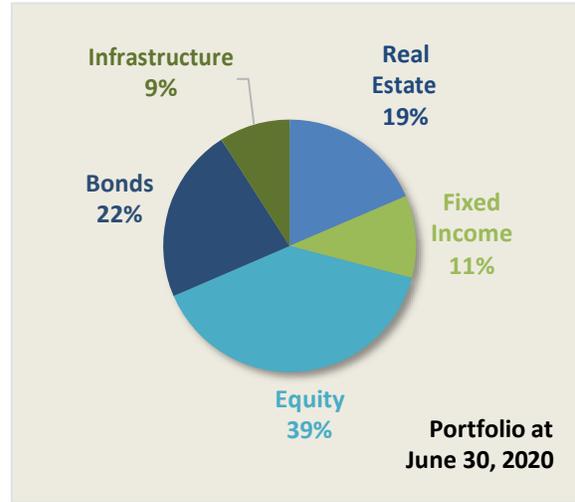
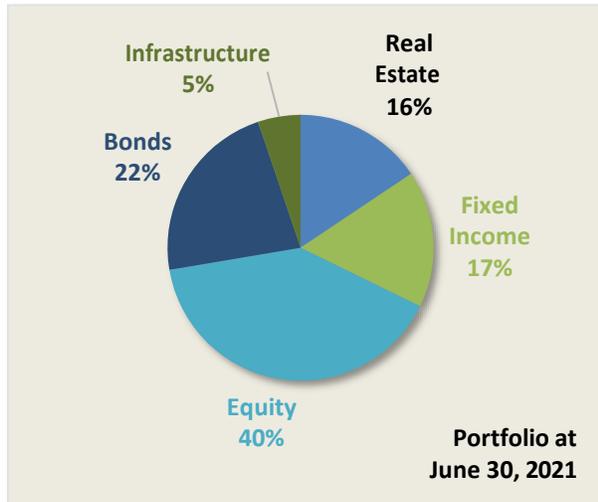
More information on income security programs, including application forms, may be obtained from Service Canada by calling 1-800-277-9914 or accessing their website.

## **IBEW INTERNATIONAL PENSION**

Applications for IBEW Pension Benefit Fund can be obtained from the Union office. An "A" member of the IBEW in continuous good standing with 5 or more years immediately preceding their application who has attained the age of 65 can apply for a pension based on \$4.50 for each full year for service. Most construction members are "A" members though "A" membership is not limited to construction members. For information on this pension contact the Union office.

## **ASSET ALLOCATION**

Our Pension Plan Portfolio includes Canadian, U.S. & International Equities, Mortgages and high quality Corporate and Canadian Government Bonds in addition to Real Estate, Infrastructure Investments and private placement debt. Our Portfolio investments have shifted between 2020 and 2021 as shown below:



Submitted by your Trustees and Director with many thanks to our Office Staff:

<b>Chairman:</b>	<b>Scott Ashton</b>
<b>Vice-Chairman:</b>	<b>Jim Lofty</b>
<b>Trustee:</b>	<b>Darcy Biln</b>
<b>Secretary:</b>	<b>Sandra Brynjolfson</b>
<b>Trustee:</b>	<b>Adam Van Steinburg</b>
<b>Director:</b>	<b>Hileray Kilback</b>

**Local 213 Electrical Workers’  
Welfare & Pension Plans**

1424 Broadway Street, Port Coquitlam, BC V3C 5W2

Telephone: 604-571-6545 | Fax: 604-571-6544

Email: [info@213benefits.org](mailto:info@213benefits.org)

Hours: 8:00am – 4:30pm | Monday to Friday

[www.213pension.org](http://www.213pension.org)