



# For Your Benefit

Teamsters Local 213 Members Benefit Plans

Fall 2009



**Don McGill**  
*Chair*

## Members can remain confident in their pension

Just over a year ago, we were all watching the stock market tumble, wondering how our own financial futures would be affected. It was a difficult time, unprecedented in 65 years.

Many Canadians do not have pension plans and must depend on their own financial skills to invest in market-driven RRSPs and the stock market. They watched in horror as their self-invested nest eggs vanished.

Our staff in the Benefit Plans Office took many calls from worried members who were concerned about their pension and health and welfare benefits. Local 213 members were reassured that our policy has been to invest wisely, conservatively, and with a strategy that will ride out market storms.

Local 213 members are fortunate in having the expertise and experience of many well-trained people, making decisions on your behalf to ensure the protection and growth of your pension and health and welfare benefits.

The trustees of the pension plan function like a board of directors of an insurance company, which is in the business of providing life annuities (pensions) to its members. Trustees are responsible for all aspects of the plan. They establish the terms of the plan and all the operational policies and procedures applicable to its operation.

There is great responsibility in managing these funds and pension and benefit trustees take their roles very seriously. As part of their responsibilities, they attend educational seminars to increase their knowledge and stay on top of economic trends and developments. The trustees monitor the plan's financial position each year and improvements are made whenever the plans can support increases.

Although fluctuations of the market had some impact, they were minimized because we have a liability matched investment policy. This policy requires that the plan's assets match long-term promised benefit payments.

Our investments are heavily weighted in bonds and other fixed-income investments. Currently, the Teamsters Local 213 Pension Plan funds are invested 84% in fixed income investments, 13% in real estate and 3% in equities.

As our members expect, our pension plan remains financially sound and well positioned to continue delivering on promised pension benefits now and in the future.

Our investment strategy has seen Local 213's pension plan grow from \$228 million in assets as of Dec. 31, 2004 to about \$291 million as of Dec. 31, 2008. Our liabilities continue to be less than our assets, which is as a result of our investment strategy, and this sets us apart from many other pension plans. Liabilities were \$283 million as of Dec. 31, 2008.

During this period, the plan paid pension benefits totaling about \$52 million. There are close to 1,800 Teamster Local 213 members drawing a monthly pension.

Maintaining the plan's prudent and conservative investment policy to protect pension benefits despite fluctuating markets continues to be the Board of Trustees' main priority.

While ongoing fluctuations continue, members of Teamsters Local 213 can be confident that your trustees, the Members Benefit Plans Office staff and outside financial advisors will monitor the global economic situation and respond effectively to rapidly changing financial markets.

We are pleased to announce that Ingrid Ochodek took over the position of administrator of the Benefit Plans Office in June. Ingrid comes to Local 213 with a wealth of experience in the administration of multi-employer plans.

If you have further questions about your health and welfare or pension plan, don't hesitate to call our Members Benefit Plans Office. The staff are very knowledgeable and helpful. They'll be happy to answer your questions.

— Don McGill is Chair of the Teamsters 213 health & welfare and pension plans

Members Benefit  
Plans Office

604-879-8627

Toll free

1-800-972-6241

[www.teamsters213.org](http://www.teamsters213.org)

# Teamsters Local 213 Pension Plan—update

Effective January 1, 2010, an employee will become a Member of the Pension Plan and attain vested status, once a total of 700 hours of employment in any two (2) consecutive calendar years is remitted to the Pension Plan on the employee's behalf. A pension benefit entitlement is vested immediately upon an Employee becoming a Member. If an employee has a break in service of two (2) calendar years in which no hours are remitted to the Pension Plan on the employee's behalf, the hours remitted will be forfeited and cannot be applied towards the 700 hours eligibility period. This change applies to new employees under the Pension Plan as of January 1, 2010.

Also, the latest age at which a Member can start to receive their Pension benefit is the end of the year in which the Member turns age 71.

The Teamsters Local 213 Pension Plan booklet is in the process of being updated and reprinted. It will be distributed in the near future.

## Important reminders

- ✓ Notify our office of a change in address to make sure you receive your pension statements and other important mail.
- ✓ Tell us of any change in your direct deposit account number if you are receiving a monthly pension from the Teamsters Local 213 Pension Plan.
- ✓ Send us a copy of any "Power of Attorney" concerning your benefits.
- ✓ Advise our office if you are receiving WorkSafeBC wage loss benefits and are covered under the Hour Bank Division of the Teamsters Local 213 Health & Welfare Plan. You may be eligible for up to a maximum of 12 months continuous coverage.
- ✓ Keep your beneficiary information on record up-to-date.

If you have any questions, call us at 604-879-8627 or toll free at 1-800-972-6241.



## For Your Benefit

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## Helpful suggestions for avoiding the H1N1 flu

The H1N1 flu virus is different from regular seasonal flu. This is a new strain of influenza and, because humans have little to no natural immunity to this virus, it can cause serious and widespread illness. It is important that everyone play an active role in staying healthy and preventing the spread of the H1N1 flu virus.

### **WASH YOUR HANDS FREQUENTLY**

Wash your hands often with soap and warm water for at least 20 seconds to help remove bacteria and viruses.

Wash before and after eating, after you have been in a public place, after using the washroom, after coughing and sneezing and after touching surfaces that may have been contaminated. An alcohol-based hand sanitizer is also effective in killing viruses.

### **KEEP YOUR HANDS AWAY FROM YOUR FACE**

In most cases, the H1N1 virus enters the body through the eyes, nose or mouth.

### **COUGH AND SNEEZE INTO YOUR ARM, NOT YOUR HAND**

If you use a tissue, dispose of it as soon as possible and wash your hands.

### **KEEP COMMON SURFACE AREAS CLEAN AND DISINFECTED**

Doorknobs, light switches, telephones, keyboards and other surfaces can become contaminated with all kinds of bacteria and viruses. Regular cleaning and disinfecting of these surfaces with normal household disinfectants can help. Viruses can live on hard surfaces for up to 48 hours.

### **SEVERITY INDICATORS**

If you develop the following symptoms, you need to see a health care provider right away:

- shortness of breath, rapid or difficulty breathing
- chest pain
- bluish or grey skin color
- bloody or coloured mucus/spit
- sudden dizziness or confusion
- severe or persistent vomiting
- high fever lasting more than three days
- low blood pressure

If you have flu symptoms and you have one of these risk factors, contact a health care provider as soon as possible

# Health and Welfare Benefits—Updates

## Changes to MSP premiums

Medical Service Plan premium rates will increase for the first time since 2002. Effective Jan. 1, 2010, monthly premiums will rise by about 6% to: single \$57, couple \$102 and family \$114. This increase will be reflected in the Member Self Payment rates under both the Hour Bank and Dry Fund of the Teamsters Local 213 Health and Welfare Plan. A separate notice in this regard has been sent to plan members.

## Group voluntary travel insurance option

This travel insurance option is now available through Pacific Blue Cross (PBC) to Members covered under the Teamsters Local 213 Health and Welfare Plan.

Travel Plan options are extensive and include services not provided under the out-of-country coverage of your group plan.

How does it work?

- any travel claim is paid first from the Voluntary Plan—\$5,000,000 individual maximum, instead of your individual maximum under your Health and Welfare Plan
- you'll receive a 20% discount
- go to [www.pac.bluecross.ca](http://www.pac.bluecross.ca) and click on "Travel Plans"
- select the benefit option that meets your needs. Options include:
  - trip cancellation or interruption
  - accidental death
  - air flight accident
  - emergency return
  - baggage loss, delay or damage
  - and more
- enter your Extended Health Care policy number and the discount is automatically applied

Visit the PBC website or contact PBC at 604-419-2200 or 1-800-873-2583 for more information.

## CARESnet—secure online access 24-7

Pacific Blue Cross's CARESnet is a secure website that gives you a summary of your plan and claims history. When you provide your group number and personal ID number, you can track the status of a current claim and learn more about your benefit coverage. Go to [caresnet.pbchbs.com/CARESNet/](http://caresnet.pbchbs.com/CARESNet/)

## Acupuncture

Acupuncture is a covered expense under your Extended Health Care Plan but there may be a maximum benefit amount payable per visit and calendar year. In order to claim an acupuncture expense, the practitioner must be certified by the College of Traditional Chinese Medicine Practitioners and Acupuncturists of B.C.

To find out the maximum payable, please check with the Members Benefit Plans Office at 604-879-8627 from Metro Vancouver, or toll free 1-800-972-6241 from other areas of B.C. and the Yukon or call Pacific Blue Cross.

## Orthotics

Make sure you provide the following when submitting a claim for custom-made foot orthotics:

- a completed Blue Cross claim form
- the original receipt indicating that payment has been made in full
- a copy of the biomedical assessment and current prescription outlining the medical diagnosis from a physician, podiatrist, physiotherapist or chiropractor
- written confirmation from the person who made the product indicating that the orthotic was fabricated from raw material, using a 3-D volumetric model of the patient's foot, using one of the following casting techniques:
  - Plaster of Paris slipper
  - semi-weight bearing foam casting box
  - 3-D contact digitizing (e.g. pin array system)
  - 3-D laser image scanning

## Prescribing authority expanded

Who can prescribe drugs? Due to changes by the B.C. government, the following providers can prescribe drugs:

- physicians
- pharmacists
- registered nurses
- optometrists
- midwives
- naturopaths

For more information, visit [www.gov.bc.ca/health/index.html](http://www.gov.bc.ca/health/index.html)

## Beneficiary designations

It may have been several years since you completed an application/enrolment card designating a beneficiary for life insurance or your pension, but your circumstances may have changed. To make sure that benefits are paid in accordance with your wishes, request a card to name or change your designated beneficiary by calling the Benefit Plans Office at 604-879-8627 from Metro Vancouver or toll free 1-800-972-6241 from other areas of B.C. and the Yukon.

# Teamsters Local 213 Members Benefit Plans Office

## Ingrid Ochodek, CEBS

- manages and co-ordinates all activities of the MBP office
- responsible for the administration of the Teamsters Local 213 Pension Plan, Teamsters Local 213 Health and Welfare Plan, Teamsters Local 213 Miscellaneous Division Health and Welfare Plan, and the Warehouse and Miscellaneous Division of the Teamsters Canadian Pension Plan
- carries out the policies of each Board of Trustees for all pension and health and welfare plans



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**Natalie Rubini, CGA**  
Accountant



**Danielle Sieber**  
Health and Welfare  
Administrator



**Faye Spencer**  
Assistant Pension  
Administrator



## Members Benefit Plans Office celebrates 25 years

It's the Teamsters Local 213 Members Benefit Plans Office's 25th Anniversary! The Members Benefit Plans Office was established in 1984 to provide Teamsters 213 members with in-house administration of their Health and Welfare and Pension Plans. Over the years there have been many changes and improvements in the plan administration, including online enrolment of members for MSP and Pacific Blue Cross and our new state-of-the-art administration system, TeamStar.

Our dedicated staff enjoys providing excellent service to Teamsters 213 members, answering questions and providing assistance and information about the benefits, eligibility rules, application requirements, and other plan details.

## Co-ordination of benefits— extended health care and dental

Eligible claims are processed based on the Canadian Life and Health Insurance Association "Co-ordination of Benefits" guidelines, summarized below.

In the case of eligible claims for the plan members, under the guidelines, the plan member's group benefit plans is the first payor, and dependant coverage available through his or her spouse's plan is the second payor.

Claims for dependent children are always submitted first to the plan of the parent who has the earliest birth date in the year (month and day).

In situations of separation or divorce, the following order applies:

- a) the plan of the parent with custody of the child
- b) the plan of the spouse of the parent with custody of the child
- c) the plan of the parent not having custody of the child
- d) the plan of the spouse of the parent in c) above

Total reimbursement can never exceed 100% of the eligible expenses.

A reminder that your Pacific Blue Cross ID Coding is:

- Dependent "00" the primary claimant
- Dependent "01" or "90 to 99" is always the secondary claimant