

## COVID-19 and your Plan

Plan Administration Office Contact Information

[questions@boilermakersbenefits.ca](mailto:questions@boilermakersbenefits.ca)

Toll Free 1-800-668-7547

Fax 905-945-2530

[claims@boilermakersbenefits.ca](mailto:claims@boilermakersbenefits.ca)

[contributions@boilermakersbenefits.ca](mailto:contributions@boilermakersbenefits.ca)



**Some Frequently Asked Questions about your health and welfare and pension plans related to COVID-19  
(check for updates; new updates will be issued periodically)**

## Health and Welfare Plan

At this time no benefits in your health and welfare plan have changed. The situation with COVID-19 will be monitored closely. Any changes will be communicated to members.

**I am feeling stressed, does the Plan offer me help?**

Yes. The plan has 2 main services for covered members:

- 1) The plan's FSEAP program provides you and your dependants with short term counselling for a variety of issues including anxiety, financial and stress. You can reach them by phone or on-line and now by the new APP. The contact information is here:

**Call: 1-866-990-1113**

**Website: [www.myfseap.ca](http://www.myfseap.ca)**

**App: myFSEAP**

**Group Name: Boilermakers**

**Password: myfseap**

- 2) The plan has a mental health benefit that provides up to \$2,000 per person covered by the plan (this benefit extends to your dependants and gives them their own \$2,000 benefit).

You can use this benefit for private counselling services. We suggest you use FSEAP’s benefits first and then use the mental health benefit described here to get the maximum from your plan. FSEAP counsellors can extend services to you on a private basis. Please note at the moment, due to health and safety concerns, some FSEAP counsellors will be providing phone or on-line services.

**What about my out of country benefits?**

**Active members/Early Retirees**

Covered active members and early retirees have an Emergency Travel benefit with a maximum benefit per claim of \$1 million and a 90 day trip limit

If you are out of the country and a travel advisory is declared, Manulife does not require that you return to Canada. You have to return by the end of your 90-day trip limit.

The benefit office can confirm if you have enough dollars in your dollar bank to be eligible for this benefit. Manulife is the best source to confirm information related to your travel plans.

If you have questions about your out of country/out of province coverage you should call Manulife directly at: the numbers below

**Your policy number is: 10036; Group Number is 5130**

From / Du Canada and USA/ et É.U. . . . .	1-800-265-9977
International Toll Free . . . . .	+ 800-9221-9221
Dominican Republic . . . . .	1-888-751-4403
Mexico / Mexique . . . . .	00 1 800 514 3702
Other Countries call collect . . . . .	519-741-8450

**Retirees on 65+ Plan**

The retiree 65+ plus Emergency Travel benefit has a maximum benefit per claim of \$5 million and a 30 day trip limit

The insurer of your 65+ ETA benefit is Royal Sun Alliance (RSA). Their policy states:

For Out of Country Emergency Medical Insurance, a travel advisory of “Avoid all travel”, “Avoid non-essential travel” or “Avoid all cruise ship travel” may impact insurance coverage.

- Out of country emergency medical coverage is **not** available if a formal travel advisory is issued **before** your departure;

- Customers who book future travel to a location which is currently under a relevant travel advisory (including cruises) will not have medical coverage in these locations if the advisory is still in effect at the time of travel;
- If a travel advisory is issued **after** departure, medical coverage for that location is limited to a period of **10 days** from the date of the travel advisory or formal notice was issued, or to a period that is reasonably necessary for you to safely evacuate the country, region or area;
- Because of the advisory to “Avoid all cruise ship travel,” beginning March 9, 2020, customers who departed on a cruise after this date will not have out of country medical coverage.

The benefit office can confirm if you are eligible for this benefit. RSA is the best source to confirm information related to your travel plans.

If you have questions about your out of country/out of province coverage you should call RSA at the numbers below.

**Your policy number is:** #1124593

**RSA’s emergency numbers are:**

From / Du CANADA and USA / et É.U. . . . . 1-866-870-1898  
Collect from anywhere / À frais virés de n’importe où . . . + 819-566-1898  
From / De  
Australia / Australie . . . . . 1 800 554 365  
Dominican Republic / République Dominicaine . . . 1 888 751 4338  
France . . . . . 0 800 913 330  
Germany / Allemagne . . . . . 0800 181 6871  
Italy / Italie . . . . . 800 871 706  
Mexico / Mexique . . . . . 00 1 800 514 7798  
United Kingdom / Royaume-Uni . . . 0800 917 8832

**Can I stock on my drugs?**

The plan allows up to a 100 day supply of most prescription drugs. You can refill your prescription once 80% of it is used. The government is concerned about a drug shortage and so plans are not changing these rules. The plan’s rule is more generous than most in terms of getting a 100-day supply.

If you have any concerns about your medications or if you are sick at home and in need of your medications, the Canadian Pharmacists Association recommends calling your pharmacist. Many pharmacies offer a delivery service.

### **I have receipts at home to be paid for vision care, etc. what do I do?**

You can file these claims on-line using the plan's on-line service. [Watch these videos](#) for instructions. In the future have the provider send the claim in for you electronically.

### **Am I covered for disability if I get COVID-19?**

If you were covered for benefits in the plan on the day you became ill, you would be covered. If you have symptoms and/or test positive for COVID-19, you would be eligible to receive disability benefits. File a claim as normal. Claim and direct deposit forms are on the plan website at [www.boilermakersbenefits.ca](http://www.boilermakersbenefits.ca). You will not need to provide a doctor's note.

### **Am I covered for disability if I am quarantined due to COVID-19?**

No. The plan provides benefits if you are disabled. A state of quarantine is not disability.

### **My workplace might close as a precaution (not because any employees have been exposed or are sick). Will I be covered for disability?**

No. A workplace that closes or asks employees to stay home with no medical need is making an independent business decision outside of the plan. Note that some provinces have implemented mandatory paid leaves for this situation. Please check with your Lodge Office for information. The federal government has also made rule changes for EI benefits.

If you Google "Coronavirus disease (COVID-19) – Employment and Social Development Canada" you can find the latest information. [You can also click here.](#)

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### **Will my LTD payment be made on time?**

Yes. LTD payments are mostly made by direct deposit to your bank account. These will be paid as usual. Paper cheques will be issued in advance for April but postdated. Those members getting cheques will need to file a direct deposit form for future payments.

### **I am out of benefits – should I make my pay direct payment?**

If you receive a notice from the Administration Office that you must pay direct to continue benefits you must make the payment on time.

### **Are the tax receipts out?**

All T4As required for 2019 taxable benefits have been issued. If you were on pay direct at Any time in 2019 and you are eligible for a medical expense tax credit, you will receive a tax information letter from the plan in early April.

Please note the federal government extended the tax filing deadline for individuals to June 1, 2020.

### **Are the benefit office staff working?**

Yes. The office may be closed to the public and staff working in the Markham and Edmonton offices on a rotation basis. Some will be working from home. The plans have a robust contingency plan in place for situations like this. So far all operations are pretty normal. Please check the plan website [www.boilermakersbenefits.ca](http://www.boilermakersbenefits.ca) for updates and for forms and email addresses. This is a good time to register for on-line claims payments and direct deposits.

## **Pension Plan**

### **Will my monthly pension payment be made on time?**

Yes. Pension payments are mostly made by direct deposit to your bank account. These will be paid as usual. Paper cheques will be issued in advance but postdated. Those on cheques will need to file a direct deposit form for future payments.

### **Are death and termination benefits on time?**

Yes. These are paid in compliance with the applicable legislation. If you have filed a claim for a pension death or termination benefit and information is outstanding or there is a dispute with beneficiaries, this will delay your payment.

### **Will employers get their contributions in on time?**

The plan has a delinquency policy that reports late payments to the applicable local lodge office and the International Union. The plan has offered electronic filing of contributions to the plan for several years. The plan recently wrote to all employers and advised them that it is now required that they remit electronically.

### **How is the Pension Plan doing in these financial markets?**

At the end of December 2019 the plan had a surplus of 6% -- it was 106% funded. That meant the pension plan earned all the income it needed for the year plus an additional \$119 million of investment gains.

To the end of February 2020 we estimate the pension plan's year to date returns was almost flat – 0%.

The returns for March are evolving and monitored. The plan's report for periods ending March 31, 2020 will be added to the plan website by the end of June 2020.

It is important to note that the Trustees have been moving assets out of public markets as part of the long term investment strategy. This should mean that the pension plan fares better than if we had the same asset mix as we had even three years ago. Alternatives are assets that are not in the public markets. Our target asset mix currently looks like this:

