

ICBA
now offers

ICBA
MERIT
TALK

ICBA MeritTalk is a publication for
employees in The Construction
Industry's Benefit Plan.

ICBA MERITTALK 04
JULY-AUG 2009

MT04

home insurance

■ Through a partnership with Wilson M. Beck Insurance Services Inc., ICBA is now offering home insurance services.

Is your house or condo insurance up to date and offering you the right protection? ICBA's competitive rates can make a big difference to your bottom line and your peace of mind. Most importantly, be sure to get a home insurance policy that meets your needs.

Why do you need home insurance?

Your house is your most cherished possession and your largest asset. Home insurance can safeguard your home, your home's contents and even your financial future.

Home insurance covers you if your home or personal effects are stolen or damaged in certain

unforeseen situations, like a fire or flood. With proper insurance, you would be reimbursed for the value of items, such as furniture, cameras and computers -- or the items themselves will be replaced. If you cannot live in your home while it is being restored after a loss, your home insurance usually pays for some of your extra living expenses.

A good policy will also include personal liability. If someone is injured while visiting your home, your home insurance would cover you. Or if your condo's bathtub overflows and floods the suite below yours, your home insurance will pay for repairs or replacement.

Whether you rent or own a condo, purchasing a home insurance policy is a good move. Your landlord's insurance won't cover the contents of your home, or your personal liability. Your condo's corporation policy would not cover damage to any upgrades you have made to the unit, such as carpets or an upgraded bathroom or kitchen.

To obtain a quote on insurance that is right for your circumstances, visit www.icba.ca and click on "home insurance". ■

MT04 INSIDE THIS ISSUE

P2 Travel Health Insurance Coverage

P2 Benefit Plan Webinars

P3 ICBA is...

P3 ICBA Referral Offer

P3 Gold Seal Recipients

P4 Summer Course Schedule
2009: Safety Courses

P5 Apprenticeship Scores

P6 Understanding Your
CIBP Dental Plan

P7 Do We Have Your
Current Email Address?

P7 Pharmacy Dispensing Fees

P8 Ask ICBA Guy

P8 FYI

coverage travel health insurance



■ Whether you are travelling across the province or around the globe, it's important to understand how your employee benefit plan works when you are away from home.

The Construction Industry's Benefit Plan (CIBP) has medical insurance coverage in place that covers employees and their families when they are travelling outside the province or country.

The Out of Province/Canada Medical Emergency Benefit provides 100% coverage for emergency medical expenses such as hospital care, physician

services, prescription drugs and ambulance services, up to a maximum of \$2 million per individual per incident. The plan also includes a comprehensive travel assistance program with staff to help you find medical assistance, co-ordinate payment and arrange transportation of the patient and/or family. Coverage is available for up to 60 days of travel.

When travelling outside the country, your provincial Medicare plan provides coverage for most services, up to specified maximums. Travellers are often advised to purchase supplementary travel

health insurance to cover the difference. However, under The CIBP, you already have additional coverage for most emergency costs over and above your provincial health care maximums.

When travelling, be sure to bring along both your provincial health care card and your Global Medical Assistance Card that lists phone numbers and plan information. Then relax, and enjoy the peace of mind offered by The CIBP. Please check the Mercon website or contact Mercon Benefit Services to make sure you are in benefit when you will be travelling. ■

BENEFIT PLAN WEBINARS

■ Mercon Benefit Services is pleased to offer for the first time access to a Benefit Plan Seminar via free on-line webinar. These webinars are offered to employees and/or spouses of The Construction Industry's Benefit Plan who wish to learn more about their benefits program.

This is a great opportunity to find out what is covered under The Construction Industry's Benefit Plan as well as learn about claims submission to Great West Life and to ask any questions you may have. All you will need in order to participate in the webinar is a computer with access to the Internet and a telephone nearby. You can follow

along with the presentation on your computer while listening to the presentation over the phone. A 1-800 number is provided for this purpose.

Webinar presentations will only be 30 minutes in length and will be offered twice a month (once over the lunch hour and once in the early evening). All times are listed

in Pacific Time (PT). If you would like to participate in a webinar, please send an email to mercon@merconbenefits.com. We will then provide you with the information on how to sign in at the appropriate time. Register early as there are a limited number of spots available. Registrations will close seven business days before each webinar. ■

The upcoming webinar schedule is as follow:

Date	Time
Wednesday, July 8	5:30 pm – 6:00 pm PT
Thursday, August 13	12:00 pm – 12:30 pm PT
Thursday, September 3	5:30 pm – 6:00 pm PT
Thursday, September 24	12:00 pm – 12:30 pm PT

ICBA IS...

■ ICBA represents family-owned construction businesses across British Columbia. Our roots date back to 1975 when a number of contractors in Trail, BC, were denied access to bidding on taxpayer funded construction projects by the NDP government of the day, simply because their employees chose not to be part of the building trade unions. The contractors formed this

association, creating a province-wide grass roots movement. Since then, we have grown and continue to champion open tendering and fair treatment for all contractors and their employees, regardless of their union affiliations.

ICBA OFFERS...

ICBA offers a full line of employee health benefits to cover every type

of business in British Columbia. We also present a comprehensive series of courses at a multi-classroom facility in Burnaby, including Gold Seal courses, safety, compliance, code and management courses and seminars. We sponsor apprentices and provide bonuses to apprentices who score above 90 per cent.

Learn more at www.icba.ca. ■

REFER SOMEONE TO
ICBA &
STOCK UP
ON
NEW TOOLS

■ Take advantage of ICBA's referral program to fill your tool belt with brand new gear from Home Depot. Refer a company to us that could use one of our benefit plan products and when they sign up for one of our plans, we will send you a \$100 gift card. The referral form can be found online at http://icba.ca/employee_health_plans/documents/Referral.pdf, or contact the office to have a form sent out to you.

Remember, ICBA offers insurance products to any type of small or medium-sized businesses, so don't forget friends who work outside of construction! Every time a company you referred signs up for a plan, you'll get another \$100 gift card. ■

Congratulations to the newest Gold Seal recipients



From left to right: Derm McNulty (Instructor-CCI), Dusty Steinson (BC Safety Consulting), Paul Dreger (Corrcoat Services), Benjamin Laraya (Tritan Construction), and Don White (Instructor-CCI). Missing from this photo are Julius Bekei (Stuart Olson Constructors), and Jason Pawliuk (Status Electrical Corp).

WANT TO UPGRADE YOUR SKILLS?

ICBA is committed to providing the very best training possible through the BC Construction and Safety Training Centre. We offer a comprehensive series of courses at our multi-classroom facility in Burnaby, including safety, compliance, code and management courses and seminars. Through the year, ICBA offers:

- + First Aid - Level 1
- + Traffic Control Person (TCP) Re-Certification Exam
- + Construction Safety Training System (CSTS)
- + New Workers Safety Package
- + Construction Management Courses (Burnaby, Victoria & Nanaimo)
- + Electrical Code Course (Burnaby)
- + Certificate of Recognition (COR) Courses
- + Fall Protection (1/2 day)
- + Confined Space (1/2 day)
- + WHMIS (1/2 day or On-line)

Our next courses scheduled are:

Occupational First Aid - Level 1

July 11th and 25th
August 8th and 22nd

CSTS

July 18th, Aug 8th and 29th

TCP Re-Certification

July 4th, 7th, 11th, 15th, 21th,
25th and 29th
August 4th, 8th, 12th, 15th,
18th, 22nd and 26th

For more information on any of these courses, visit www.icbc.ca/courses_events or call the ICBA office at 604-298-7795 or toll free at 1-800-663-2865.

SUMMER COURSE SCHEDULE 2009

BC TRAINING

APPRENTICESHIP TRAINING

Keep up the good work!

Congratulations to David Dudka (Dan-Jen Mechanical Ltd), Nicholas Kobilke (Manna Plumbing Ltd) and David McLean (Mac's Electric Ltd) for scoring an outstanding 96% in their course! The rest of the top-scoring apprentices are:

NAME	MARK	LEVEL	COMPANY	TRADE	NAME	MARK	LEVEL	COMPANY	TRADE
Steven Warm	85	2	All-West Glass Ltd	Automotive Glass Technician	Keith Sutherland	85	4	Division 15 Mechanical Ltd	Plumber
Steven Warm	89	1	All-West Glass Ltd	Automotive Glass Technician	Adam Codron	86	4	Ridgeway Mechanical (1989) Ltd	Plumber
Jesse Grassick	85	4	Island West Coast Developments Ltd	Carpenter	Byron Jerome	86	4	Torry & Sons Plumbing & Heating	Plumber
Bridget Brooks	86	4	Heatherbrae Construction	Carpenter	Tyler Mieras	86	4	Pace-West Mechanical Ltd	Plumber
Jacob Nowak	86	3	Pacific Building Envelope Maintenance Ltd	Carpenter	Daniel Boudreau	87	4	Daryl-Evans Mechanical Ltd	Plumber
Erik Simpson	86	4	Stoncroft Enterprises Ltd	Carpenter	Toby Galloway	88	1	Tite Mechanical Ltd	Plumber
Scott Walker	87	2	Kinetic Construction Ltd	Carpenter	Adrian Ionce	88	4	Georgia Mechanical Systems Ltd	Plumber
Brent Hamm	88	2	Gauvin 2000 Construction Ltd	Carpenter	Julian Kim	88	4	Georgia Mechanical Systems Ltd	Plumber
Aaron Potter	89	3	K2 Contracting Ltd	Carpenter	Dan Machholz	88	4	Eagle Ridge Mechanical Contracting Ltd	Plumber
Nathaniel Hudyma	90	2	Northern Capital Restorations & Construction Ltd	Carpenter	Kyle Short	88	2	Torry & Sons Plumbing & Heating	Plumber
Robert Hughes	90	2	High Ridge Ventures Ltd	Carpenter	Nick Usher	88	2	Torry & Sons Plumbing & Heating	Plumber
Michael Turner	91	4	K2 Contracting Ltd	Carpenter	Shawn Clease	89	2	Fairfield Island Plumbing & Heating Inc	Plumber
Dominic Paller	88	1	Powerpoint Electrical Contractors Ltd	Construction Electrician	Kevin Schmitz	89	1	Connelly Mechanical Systems Ltd	Plumber
Chris Baker	89	4	Colwin Electrical Group	Construction Electrician	Terry Hagan	90	4	Dan-Jen Mechanical Ltd	Plumber
Jesse Simpson	91	4	Henneberry Electrical Contractors Ltd	Construction Electrician	Tynan Nergaard	90	4	Fairfield Island Plumbing & Heating Inc	Plumber
Miles Wilson	93	2	Colwin Electrical Group	Construction Electrician	Toby Galloway	91	2	Tite Mechanical Ltd	Plumber
David McLean	96	2	Mac's Electric Ltd	Construction Electrician	Michael Soriano	91	4	Inlet Mechanical Services Ltd	Plumber
Craig Pender	85	4	Glastech Contracting (BC) Ltd	Glazier	Shane Elford	92	2	Dan-Jen Mechanical Ltd	Plumber
Jordan Alisch	91	2	Glastech Contracting (BC) Ltd	Glazier	David Gauthier	92	4	Daryl-Evans Mechanical Ltd	Plumber
Justin Albertson	86	2	Central Mechanical Insulation Ltd	Heat & Frost Insulator	Johnny Holm	92	2	Loch Mechanical Ltd	Plumber
Justin Albertson	86	3	Central Mechanical Insulation Ltd	Heat & Frost Insulator	Nicholas Short	92	3	Brighter Mechanical Ltd	Plumber
Curtis Russell	93	2	Central Mechanical Insulation Ltd	Heat & Frost Insulator	Jeffrey Banks	93	1	Rainbow Mechanical Ltd	Plumber
Sarah Johnson	94	2	Central Mechanical Insulation Ltd	Heat & Frost Insulator	Jesse Anthony	94	4	Brighter Mechanical Ltd	Plumber
Dayton Kotowich	91	4	Gisborne Industrial Construction Ltd	Industrial Mechanic (Millwright)	Andrea Durdle	95	3	Torry & Sons Plumbing & Heating	Plumber
Christopher Zacharias	90	2	Clearbrook Iron Works Ltd	Metal Fabricator	Matthew Horning	95	1	Chapman Mechanical Ltd	Plumber
Michael Ribic	94	2	L.E. Steel Fabricators Ltd	Metal Fabricator	David Dudka	96	3	Dan-Jen Mechanical Ltd	Plumber
Jordan Mitchell	90	3	Corrcoat Services Inc	Painter & Decorator	Nicholas Kobilke	96	4	Manna Plumbing Ltd	Plumber
Alexander Brant	85	1	Tite Mechanical Ltd	Plumber	Grady Samson	85	4	Brite Sheet Metal Ltd	Sheet Metal Worker
Oliver Golbeck	85	3	GML Mechanical Ltd	Plumber	Jay Foran	90	4	Airstream Heating & Air Conditioning Inc	Sheet Metal Worker
Paul Holtom	85	4	Chapman Mechanical Ltd	Plumber	Ryan Baykey	91	4	Schulz Sheet Metal Inc	Sheet Metal Worker
Julian Mauro	85	1	Daryl-Evans Mechanical Ltd	Plumber	Adam Hollebakken	94	2	Superior Fire Protection Systems Ltd	Sprinkler System Installer



Understanding your **CIBP Dental** Plan

- All dental plans include a fee guide that is used to determine the maximum amount that will be paid for each service provided by your dentist. The BC Dental Association produces an Annual Suggested Fee Guide for Dental Treatment Services effective February 1 of each year. The Construction Industry's Benefit Plan covers dental costs based on this fee guide. It is important to note, however, that it is not mandatory for dental offices to follow the suggested fees put forth by the BC Dental Association.

The dental benefits provided under The Construction Industry's Benefit Plan are very comprehensive. Coverage is provided for 80% of basic dental services like annual checkups, teeth cleaning, fluoride treatment for children, x-rays, fillings and root canals. Coverage is also provided for 50% of major dental services such as crowns, bridges and dentures, and 50% of orthodontic services for dependent children under the age of 19.

To ensure that the dental plan is affordable for all, there are some limits on certain services. This may mean that not all of the services provided by your dentist will be covered, or fully paid for under the CIBP dental plan.

Some limits you should be aware of are as follows:

- + **One recall examination per calendar year for adults and one every six months for dependent children under the age of 19.**
- + **Topical fluoride treatment is covered for dependent children under the age of 19 only, once every 6 months**
- + **Eight time units of scaling each calendar year (one time unit is approximately 15 minutes). This means that up to two hours of scaling will be covered each year, which can be split into multiple appointments (e.g. you can get scaling done twice a year if you choose, so long as the total time units each calendar year do not exceed eight).**

In some cases, you may find that your dentist charges more for a procedure than the fee guide allows, resulting in out-of-pocket expenses you must cover. If your dental provider charges more than the allowed amount, you are responsible for the difference. For this reason, it is important to evaluate your dentist's prices before having any work done. You can ask them if they follow the most current BC Dental Association fee guide before you have any work done. If they do not, you may wish to go to another dentist who will follow the fee guide.

Also, it is recommended that you ask your dentist to send a pre-treatment plan on your behalf to Great-West Life before

you have any costly dental work done. Generally, a pre-treatment is used for major dental work such as root canals or wisdom tooth extractions. However, it can be sent in for any dental services, no matter the cost. A pre-treatment will let you know in advance how much of the procedure will be covered by The Construction Industry's Benefit Plan. If your dental provider is charging more than the fee guide allows for a service, it will be noted on the pre-treatment form you receive back from Great-West Life. You may then wish to negotiate a better rate with your dentist, opt to use a different dental provider whose fees fall within the set maximums or choose an alternative, less expensive, procedure.

And finally, be an informed consumer. This will ensure you are accessing the services that you need and are not exposing yourself to any unnecessary costs.

If you have any questions about The Construction Industry's Dental Plan, contact Mercon Benefit Services at 1-877-263-7266 or at mercon@merconbenefits.com. ■



DO WE HAVE YOUR CURRENT EMAIL ADDRESS?

■ We are currently updating our records to include employees' email addresses. This will be an effective way to communicate with members of The Construction Industry's Benefit Plan in the event of a flu pandemic or other emergency situation. If you haven't already

done so, please call our office or complete the form now available on our website to give us your current email address. This form can be found under the 'Claim Forms' section of the website and is entitled 'Email Address Notification'. The completed form can be

faxed, or scanned and emailed to our office. Mercon is committed to preparing for the eventuality of any sort of "crisis" and we will do everything possible to continue to provide essential services for our members. ■

PHARMACY DISPENSING FEES

■ The Construction Industry's Benefit Plan pays for dispensing fees charged by pharmacists when a prescription is filled. However, The Construction Industry's Benefit Plan only covers a maximum dispensing fee of \$8.00 per prescription. You should be aware that different pharmacies charge different dispensing fees, which could affect the amount

of your drug claim that you will have to pay. Traditionally, independent pharmacies are seen as charging higher amounts, with some chain stores generally having lower dispensing fees. Therefore, it makes sense to ask your pharmacist about the dispensing fees they charge prior to having your prescription filled.

The table below outlines the average dispensing fees that were charged by some of the larger chain pharmacies in British Columbia, for the period July 1 to December 31, 2008. As pharmacies periodically change the dispensing fees they charge, it is worthwhile to ask your pharmacy if there have been any changes to dispensing fees at each visit. ■

Pharmacy	Average Dispensing Fee (per prescription)
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Canada Safeway	\$8.58
Costco	\$4.48
London Drugs	\$8.58
Overwaitea	\$8.10
Pharmasave	\$9.59
Save on Food & Drug	\$8.34
Shoppers Drug Mart / Pharmaprix	\$10.44
Loblaws	\$7.91
Walmart	\$7.77
Zellers	\$8.01

Source: Emergis website – "Average Dispensing Fees for the period July 1, 2008 to December 31, 2008"

ask S k

ICBA GUY



Dear ICBA Guy: I am currently laid off – will my benefits continue and if so, how do I find out how long I'll have benefit coverage for?

If you are a member of The Construction Industry's Benefit Plan, you may have hours in your account that will continue your benefit coverage after you have been laid off. To inquire about your benefit status, you can contact Mercon Benefit Services at 1-877-263-7266.

You can also access your personal information such as the number of hours you have remaining in your Hour Bank account by logging into

the Mercon Benefit Services website at www.merconbenefits.com. You received your Username and Password when you first became eligible for benefits. If you have misplaced your information, call Mercon Benefit Services.

Once the hours in your Hour Bank account have run out (you must have 150 hours for one month of coverage) you will be given the option to self-pay for your benefits. A letter will automatically be mailed to your home address when your Hour Bank account falls below 150 hours and you can continue coverage under the self-pay option for up to six consecutive months.

Dear ICBA Guy: I would like to get some assistance in dealing with some personal problems. Where can I go for help?

The Construction Industry's Benefit Plan provides assistance to employees and their families in dealing with personal problems through the Employee and Family Assistance Program. This confidential service is provided through Shepell-fgi. By calling their toll-free number (1-800-387-4765) you can get help in dealing with a wide variety of issues including: achieving personal well-being, managing relationships and family, getting legal clarity, getting financial clarity, researching child and elder care resources, addressing workplace challenges and tackling addictions. There is no cost to use the Employee and Family Assistance Program.

for your information

fyi

MOVING?

Please advise Mercon Benefit Services whenever you move. You can call Mercon Benefit Services at 1-877-263-7266 or (780) 455-5845 or email mercon@merconbenefits.com.

In order to continue receiving issues of ICBA MeritTalk, and to be advised if you fall out of benefit, it is very important that you keep your home mailing address up to date.

ICBA MeritTalk is produced by the Independent Contractors and Businesses Association of BC.