



SHEET METAL WORKERS LOCAL UNION 30 WELFARE AND PENSION TRUST FUNDS

PLAN ADMINISTRATION: EMPLOYEE BENEFIT PLAN SERVICES

45 McIntosh Drive, Markham, Ontario L3R 8C7

Telephone: (905) 946-9700 • Toll Free: 1-800-263-3564 • Fax: (905) 946-2535 • Website: www.lu30plan.com • E-mail: ebps@mcateer.ca

December 2013

NOTICE TO ACTIVE MEMBERS

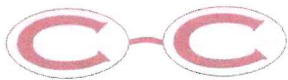
The Trustees are pleased to advise Members about the following improvements to your Health and Welfare Plan:

Dental Benefits

Effective with Dental claims incurred on or after January 1, 2014, claims will be paid based on the 2013 Ontario Dental Association (ODA) Suggested Fee Guide for General Practitioners.

Vision Care Preferred Provider Arrangement

The Trustees have made an arrangement with C&C Optical Laboratories Inc. Our relationship will give Members and their families access to vision care products at wholesale prices. C&C will provide eyeglasses (frames and lenses), including safety glasses, for significantly less than retail prices. We estimate C&C will give a 40% discount from retail prices – this makes your vision care dollar go further.



C&C OPTICAL
LABORATORIES INC

80E Centurian Drive Units 1-5, Markham, ON L3R 8C1

Tel: (905) 475-2221 • 1-(866) 832-3303 • Fax: (905) 475-7917 • 1-(866) 832-3313

Please note that eye examinations are not available at C&C. Members must bring a valid prescription for eye glasses that is less than two years old.

C&C does not have a public outlet; Members must call in advance to make an appointment. You must identify yourself as a member of Local 30.

Members are responsible for knowing their coverage under the vision care plan. This will help you to avoid out of pocket costs.

Vision Care Plan Rules



The Vision Care Plan pays up to \$240 in a 24 month period for eye glasses or contact lenses. The Trustees suggest that you contact the Benefits Administration Office to ask about your personal vision care coverage. Staff will be able to inform you about when you or your family member will be eligible to claim the maximum under the Vision Care Plan.

Weekly Income (Short Term Disability) Benefit Claim Filing Rules

The Weekly Income benefit requires that a claim be filed within 90 days of the date of disability.

You should file your claim for Weekly Income Benefits with the Health and Welfare Plan immediately when you become disabled. The Plan will manage your claim, and be ready to continue payments to you, once you have finished your claim under Employment Insurance (EI) sickness benefits. Late claims are not accepted.

Notice of Workers' Safety & Insurance Board (WSIB) Claims

Members sometimes overlook notifying the Benefit Plans when they are applying for, or receiving, WSIB benefits. It is very important that you notify the Plans immediately if you have a WSIB claim. The Plans provide extended Pension and Welfare Plan coverage for persons receiving WSIB benefits. The Welfare Plan's insurer also requires notice of a WSIB claim to provide disability and extended life insurance benefits to Members. You are required to make a timely written application for these benefits – delaying could result in a denial of benefits.

Disability Claim Form

The claim form for the Welfare Plan's Weekly Income Benefit is available on the Plan's web site www.lu30benefits.com (under Disability Income Forms) or by calling the Benefit Administration Office. This claim form will also be accepted as notice of disability if you are applying for WSIB.

We hope this information will help Plan Members take full advantage of the Benefits of your Health and Welfare Plan.

On behalf of the Board of Trustees