



## 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](http://www.lu30plan.com) • E-mail: [ebps@mcateer.ca](mailto:ebps@mcateer.ca)

May 2012

## NOTICE TO ACTIVE MEMBERS

The Board of Trustees is pleased to inform you about the following Benefit Improvements to your Health and Welfare Plan.

### Weekly Income Benefit Improvement

For disabilities arising on and after October 1, 2011, the Plan will commence payments on the first day if the disability is due to an accident or if the Member was hospitalized on the first day of the disability. Previously, the Active Members' Welfare Plan payments commenced on the first day of Total Disability due to accident or the eighth day if the Member was hospitalized due to illness. The Plan has applied this Benefit Improvement since October 1, 2011.

A Member will be considered hospitalized if he is admitted to the hospital as an in-patient.

### Confidential Counselling Services Benefit

Effective July 1, 2012, the Active Members Welfare Plan will provide a confidential and diverse counselling service which will assist covered Members and their dependants with a variety of issues. Members will be able to use this service for help with problems including legal, financial and family matters such as relationship problems, dealing with disability or aging.

The Welfare Plan's benefit will be delivered by FSEAP which is a professional counselling service with hundreds of locations available across Canada. Treatment for substance abuse is coordinated with the De Novo Treatment Centre. Brochures and more detailed information about this benefit, including the toll free telephone number and web site access for education will be issued shortly before July 1, 2012. The Plan's Web Site [www.lu30plans.com](http://www.lu30plans.com) will also have a link to this new Benefit.

## **Treatment Plans for Paramedical Services**

Effective March 1, 2012, the Welfare Plan will pay up to \$45 for a treatment plan requested by the Welfare Plan administrator with respect to a paramedical benefit (for example, massage therapy). The cost of the treatment plan will be included in determining when a covered person reaches any Plan maximum that may apply. The Plan has paid claims according to this Benefit Improvement since March 1, 2012.

## **Dental Benefit Improvement**

Effective with Dental claims incurred on or after May 1, 2012, claims will be paid based on the 2011 ODA Suggested Fee Guide for General Practitioners. The Plan has paid claims according to this Benefit Improvement since May 1, 2012.

## **Electronic Submission of Dental Claims**

The Trustees have agreed that dentists may submit claims directly to the Benefit Administration Office via the Internet. Dentists are being informed of how to use this service. This will save Members time and money as dental claims will not have to be mailed. Payments will continue to be made by cheque.

## **Rules about Enrollment in the Retired Member Welfare Plan**

Members in good standing of Local Union 30 who retire and commence a pension from the Sheet Metal Workers Local Union 30 Pension Plan are given the opportunity to select a Retired Member Welfare Plan option. The options available are clearly described in Plan material. The selected option takes effect at the date of retirement. The Trustees have set a 50/50 cost sharing target to determine the Member's contribution toward the cost of the selected option. The contribution is deducted from the Retired Member's dollar bank, if there is a sufficient balance; the remaining cost will be deducted from the monthly pension. If the Retired Member wishes to return to work, or returns to work, the 50/50 cost sharing arrangement is terminated and the Retired Member pays 100% of the cost of the selected Retired Member Welfare Plan Benefit. The Welfare Plan contributions earned by the Member during post retirement employment will be added to the Retired Member's dollar bank. The cost of the Retired Member Welfare Plan is deducted from the dollar bank. There is no cap on the Retired Member's dollar bank. Members who do not select a Welfare Plan option at retirement are not allowed to select an option at a later time.

## **Annual Meeting**

The Annual Meeting sponsored by the Board of Trustees was held May 5, 2012. Members and their spouses were invited and the turnout was very good. Those in attendance received an update on the Welfare and Pension Plans, reviewed Benefit improvements and were able to ask questions about the Plans and Funds. Those in attendance also received an informative presentation about the Top 10 Myths and Misconceptions of Estate Planning by Hilary Laidlaw, of McCarthy Tetrault LLP, an experienced lawyer in the area of wills and estates. The presentations from the Annual Meeting are located in your section of the Plan Web Site. You must be registered on the Web Site [www.lu30plans.com](http://www.lu30plans.com) to obtain this material.

On behalf of the Board of Trustees