



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

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IMPORTANT NOTICE TO MEMBERS ABOUT WELFARE PLAN BENEFIT IMPROVEMENTS EFFECTIVE JANUARY 1, 2011

Dear Plan Members,

At a special Meeting held January 4, 2011, the Trustees reviewed the current funding of your Welfare Plan. As a result of the due diligence conducted at that Meeting, the Trustees are pleased to announce the following Benefit Improvements to the Welfare Plan. Please read this Notice carefully. Please contact the Plan Administration Office if you have any questions. The contact information is included in this Notice.

The improvements mentioned below are effective January 1, 2011. The Plan Administrator is responsible for reviewing claims which require adjustment and adjustment payments will be made quickly. You do not need to take any action to qualify for a payment adjustment.

There are no increases to the Dollar Bank Drawdown or to the current Retired Member Contribution rates at this time.

This is a summary of the Benefit Improvements authorized by the Trustees:

DENTAL PLANS FOR ACTIVE AND RETIRED MEMBERS

Effective with eligible dental services provided to covered Members and their dependants, on or after January 1, 2011, Dental Plan reimbursement payments will be made based on the 2010 Ontario Dental Association Suggested Fee Guide for General Practitioners. The prior basis of payment was the 2007 Fee Guide.

WEEKLY INDEMNITY DISABILITY BENEFITS FOR ACTIVE MEMBERS

Members receiving payments which are due on or after January 1, 2011 will have their Weekly Benefit increased from \$445.00 per week to \$468.00 per week. The particulars about qualifying for a Disability Benefit are in the Plan's booklet and Insurance Policy.



LONG TERM DISABILITY BENEFITS FOR ACTIVE MEMBERS

Effective with disabilities arising on and after January 1, 2011, the Monthly Benefit will be increased from \$1,500 per month to \$1,750 per month. Members who were already disabled at December 31, 2010 are not eligible for this Benefit Improvement. A Member who was disabled at December 31, 2010 may become eligible for the higher benefit if he becomes disabled after January 1, 2011 due to another cause, and has returned to work. The particulars about qualifying for a Disability Benefit are in the Plan's booklet and Insurance Policy.

ORTHODONTIC BENEFIT FOR ACTIVE MEMBERS

The calendar year maximum benefit for Orthodontic services is increased from \$500 to \$1,000, effective with payments made after January 1, 2011. Orthodontic treatment already in progress at January 1, 2011 will also qualify for this Improvement.

Please note that the Dental Plan's per-covered-person calendar year maximum benefit *for all services combined* is \$2,000. The Dental Plan pays 75% of eligible Orthodontic expenses and some other dental expenses. Other dental expenses are covered at 100%. The details are included in your Plan booklet.

PAY DIRECT NOTICES & EXTENDED BENEFIT PLAN ENROLLMENT

Starting with the April 2011 benefit month, Pay Direct Notices will not be sent by Registered Mail. It is very important that you continue to pick up any Registered Mail and that you act upon a Pay Direct Notice from the Plan immediately as your coverage under the Plan may be in jeopardy.

The Pay Direct Notice shows you how many hours you need to have worked in order to continue your coverage under the Plan. Once you are registered for the Plan's Internet Access you can look up your coverage status 24/7. You can register at www.lu30plan.com. Access is at the top right hand corner of the web site home page. If you need help, contact the Plan Administration Office and ask for extension 239.

Starting with the April 2011 benefit month, Pay Direct notices will be issued by the Plan by regular mail. You will be deemed to have received the Pay Direct Notice within five (5) business days of the date the Notice was issued by the Plan Administrator. The Plan will not accept late applications for coverage, including Extended Benefit Program coverage or late Pay Direct payments.

THE SURVEY

The Survey conducted by the Trustees received a good response. Over 19% of the Plan's total membership took the time to respond to the Survey. The comments and information received were very important. The results of the Survey showed that the majority of Members are very satisfied with the Welfare Plan; some improvements were suggested. More information about the Survey results will be discussed at the Annual Meeting.

ANNUAL MEETING

Don't forget: The Annual Meeting for Plan Members is being held on Saturday April 30, 2011. This Meeting will begin at 10:00 a.m. and is being held at the Ontario Federation of Labour Building, 15 Gervais Drive Toronto, Ontario M3C 1Y8.