



## 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

May 2012

## NOTICE TO RETIRED MEMBERS

The Trustees are pleased to advise Members about the following Benefit Improvements and clarifications about the Health and Welfare Plan

### Paramedical Practitioners Benefit Improvement

Retroactive to October 1, 2011 payments for the services of a Psychologist, Speech Therapist, Podiatrist, Chiropractor, Physiotherapist, Osteopath, Naturopath and Registered Massage Therapist are now paid on the basis of what is “reasonable and customary” as established by the Plan’s Insurer, Manulife Financial. Previously this benefit was limited to \$10, \$15 or \$20 per visit and, in the case of a Psychologist, to \$20 per ½ hour. This means that, for most claimants, the full cost of a treatment will be covered, until the current annual maximum of \$225 per practitioner is reached. The Plan has paid claims based on the reasonable and customary limits since the effective date of the improvement.

### 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 based on the new fee guide since the effective date of the improvement.

### 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.

### Contribution toward the cost of Retired Member Welfare Plans

The cost of the Retired Member Benefit Plans, including the cost of the improvements noted above, is changing as follows:

Plan	Current Cost	50% of Current Cost	Current Retiree Contribution	Contribution Effective July 1, 2012	Contribution Effective January 1, 2013
A	\$217.04	\$108.52	\$98.31	\$103.42	\$108.52
B	\$130.02	\$65.01	\$57.27	\$61.14	\$65.01
C	\$4.09	\$2.05	\$2.15	\$2.05	\$2.05

The Trustees agreed to defer sharing the cost of earlier Retired Member Plan improvements until July 1, 2012 when 25% of the actual cost of the improvement will be shared with the Retired Member. Effective January 1, 2013, 50% of the current cost of the Plan's benefits will be shared with the Retired Member. The increased amounts will be deducted from the Retired Member's monthly pension payment.

**Notes:**

The above amounts do not include 8% Retail Sales Tax, which applies to Contributions made on behalf of Retired Members living in Ontario.

For Retired Members whose Life Insurance is being continued in whole or in part under the Waiver of Premium provision, the applicable amounts will be slightly lower than the figures set out above.

**Retired Members' Welfare Plan Coverage for Orthotics and Orthopaedic Shoes**

The Retired Members' Welfare Plan pays 50% of the cost of one pair of Orthotics or Orthopaedic Shoes per calendar year, subject to a maximum payment of \$400. Reference to the 50% coinsurance was omitted from the wording on page 21 of the Retired Members' Welfare Plan Booklet, Section 3. Medical Supplies and Services, paragraph four. The correct wording of the first sentence is:

“Purchase of one pair of custom made orthotics or orthopaedic shoes, payable at 50% of the cost, to a maximum payment of \$400 per calendar year, if prescribed by a Physician, Podiatrist or Chiropodist”.

The Plan has always paid claims on the basis of the correct wording.

**Private Out of Country Medical Insurance**

We previously notified you that, effective January 1, 2011, the Lifetime Maximum benefit for Retired Member Major Medical coverage was increased from \$50,000 to \$100,000. If you have an out of country medical emergency, the entire \$100,000 Lifetime Maximum benefit could prove to be insufficient to cover the medical expenses not covered by OHIP. The Trustees strongly recommend that Retired Members who travel or vacation abroad obtain personal medical insurance for themselves and their dependants. The Retired Members' Welfare Plan does not cover any part of the cost of such personal medical insurance purchased.

**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 Retired 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