

SHEET METAL WORKERS' LOCAL UNION 30



SUMMARY OF BENEFITS

RETIRED MEMBER OPTION A

UP TO DATE AS OF JANUARY 1, 2017

WWW.LU30PLAN.COM

GENERAL INFORMATION

This Summary of Benefits has been prepared as an informal document to summarize the main features of the benefits provided to eligible Retired Plan Members of Sheet Metal Workers Local Union 30.

Supplementary Health Care and Dental Benefits are not insured. They are self-funded and supported by the assets of the Sheet Metal Workers Local 30 Welfare Fund only.

Accidental Death and Dismemberment benefits are insured by ACE/INA Canada under Policy Number AB10447201.

Life Insurance is insured by Manulife Financial under Policy Number 901884.

The Emergency Travel Assistance benefit (ETA) is provided by Green Shield Canada (GSC).

The Plan's Member Assistance Program (MAP) is provided and administered by Family Services Employee Assistance Programs (FSEAP). FSEAP provides confidential counseling services for crisis support, advice and information by telephone, face-to-face or online.

All benefits described in this Summary of Benefits and the rights thereto, are governed by the provisions of the Sheet Metal Workers Local Union 30 Welfare Trust Fund and applicable contracts of insurance.

GENERAL PLAN PROVISIONS

OPTION	SUBSIDIZED CONTRIBUTION PAID BY THE RETIRED MEMBER
Option A	All Benefits: \$98.77 per Month

Note: Retired Members living in Ontario are required to pay Ontario's 8% Retail Sales Tax (RST) on their contributions. Other provinces may have a similar tax that will be charged as applicable.

SUMMARY OF BENEFITS

LIFE INSURANCE BENEFIT

Plan Member	\$10,000
--------------------	-----------------

For Members approved for Life Insurance Waiver of Premium at retirement, the total Life Insurance provided by the Plan will be the greater of the amount for which premiums are being waived or \$10,000.

SUPPLEMENTARY HEALTH CARE BENEFIT

BENEFIT	DESCRIPTION
Deductible	None
Reimbursement	100% of reasonable and customary (R&C) charges for Members and their eligible Dependents.
Overall Maximum	\$100,000 lifetime maximum (excluding drugs, dental, vision care and Emergency Travel Assistance)
Prescription Drugs	100% of the lower of the brand name or generic drug ingredient cost The Plan does not cover any drug that qualifies for coverage under the Ontario Drug Benefit (ODB) Program for Seniors.
Dispensing Fee	Maximum of \$8.50 per prescription
Specific Prescription Drug Maximum	Smoking cessation covered to a lifetime maximum of \$250.
Lenses, Frames and Contact Lenses	Maximum of \$50 in a consecutive 24 month period.

Eye Examinations	1 eye examination per 24 month period for persons between the ages of 20 – 64. Maximum of \$50 per person.
Paramedical Practitioners	<p>\$225 maximum per paramedical practitioner per calendar year for services of a chiropractor, physiotherapist, psychologist, registered massage therapist, osteopath, naturopath, speech therapist and podiatrist.</p> <p>\$15 per calendar year for 1 x-ray by a chiropractor and/or an osteopath.</p>
Hearing Aids	\$400 maximum benefit in any consecutive 4 year period for the purchase of hearing aids. Batteries are not covered.
Foot Orthotics	<p>50% of the cost of orthotics or orthopedic shoes that have been specially designed and molded for the covered person, necessary to correct a diagnosed physical impairment. Maximum of \$400 per calendar year.</p> <p>Foot orthotics must be prescribed by a physician, podiatrist or chiropodist.</p>
Other Medical Services and Supplies	Ambulance, rehabilitation hospital, accidental dental, durable medical equipment (hospital bed, wheelchair, braces, crutches), prostheses, surgical stockings.

EXPENSES OUTSIDE OF CANADA

The Plan provides coverage in excess of your provincial government health care plan. The Plan's maximum is \$5,000,000 per covered person per incident for expenses incurred as a result of an unforeseen medical emergency and/or for travel assistance services while travelling outside your province of residence.

DENTAL CARE BENEFITS

BENEFIT	DESCRIPTION
Deductible	None
Reimbursement	100% for basic dental services; 50% for major dental services (dentures).
Dental Fee Guide	Dental benefits are reimbursed based on the 2016 Ontario Dental Association Suggested Fee Guide for General Practitioners.
Basic and Major Maximums	\$1,000 per calendar year for basic and major services combined.
Basic Services	Diagnostic, preventative, restorative, surgery, fillings, anesthesia, 1 complete series of x-rays, 1 set of bitewing x-rays, polishing, topical fluoride treatment, periodontal scaling.
Recall Examinations	1 recall examination per 6 month period.
Complete Examinations	1 complete oral examination per 24 month period.
Major Services	Initial dentures; replacement dentures are covered under certain circumstances. Please refer to the Sheet Metal Workers Local Union 30 Retired Members Welfare Plan Booklet.

HEALTH CARE SPENDING ACCOUNT (HCSA)

The Plan provides a Health Care Spending Account (HCSA). The allocation for each of 2015 and 2016 was \$500 per family. The allocation for 2017 has increased to \$600 per family. Allocations granted will be deposited in January. Allocations must be used within 24 months of their being granted. Unused allocations are forfeited at the beginning of the 25th month after they were granted. For example, the \$500 allocation granted for 2016 is available until the end of December 2017 at which time any remaining 2016 allocation will be forfeited. Future allocations to the HCSA are not guaranteed. Plan Members will be notified in advance if any future HCSA allocations are being granted.

MEMBER ASSISTANCE PROGRAM (MAP) BENEFIT

Confidential counseling, information, advice and referral services are available to Plan Members and their eligible Dependents through **FSEAP**.

The confidential counseling services are provided by **FSEAP** 24 hours a day, every day of the year. Contact FSEAP directly at 1-866-990-1113 or TTY at 1-888-234-0414.

HOW TO SUBMIT A CLAIM

Please show your All-In-One Benefit Card to your pharmacist, dentist and to other health service providers. Drug claims can be submitted directly by your pharmacist. Dental claims can be submitted directly by your dentist. Many health care providers (chiropractors, massage therapists, physiotherapists etc.) will also be able to submit your claims electronically for you and your eligible Dependents.

You may also self-submit your health claims online through Green Shield Canada (GSC) Member Online Services. You may access the link to GSC Member Online Services from the Sheet Metal Local Union 30 Member website www.lu30plan.com. If you are not already registered on GSC's Member Online Services, please take some time to do so. This will ensure that you are reimbursed for out of pocket claims quickly.

If you have any questions regarding registering for GSC's Member Online Services or need any help with submitting claims using your All-In-One Benefit Card, please contact the Plan Administration Office.

Plan Administration Office

45 McIntosh Drive
Markham, Ontario
L3R 8C7

Toll Free Telephone Number: 1-800-263-3564

Fax: 1-905-946-2535

Email: ebps@mcateer.ca