



SHEET METAL WORKERS LOCAL UNION 30 WELFARE AND PENSION TRUST FUNDS

PLAN ADMINISTRATION: EMPLOYEE BENEFIT PLAN SERVICES

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IMPORTANT NOTICE TO MEMBERS ABOUT IMPROVEMENTS TO YOUR WELFARE PLAN

The Trustees of your Welfare Plan are pleased to announce the following benefit improvements:

COVERAGE FOR DEPENDANT CHILDREN

Effective with claims incurred on/after January 1, 2018, the Plan will extend coverage for dependant children up to age 25 as long as they are in full-time attendance at an accredited school, college or university. Verification of attendance must be provided to the Plan Administration Office.

If your dependant does not meet the above criteria, the Plan will cover eligible dependants if they are not married, not employed on a regular basis and must be under 22 years of age.

ONTARIO RESIDENTS UNDER AGE 25 WHO ARE COVERED UNDER OHIP

Starting January 1, 2018, the Ontario government will provide universal drug coverage for all children and youth under age 25 and covered by the provincial plan. The new benefit is called OHIP+ and will cover the cost of drugs listed on the Ontario Drug Benefit (ODB) formulary.

IMPROVEMENT TO DENTAL PLAN

Dental claims incurred on or after January 1, 2018 will be paid on the basis of the 2017 Ontario Dental Association (ODA) Suggested Fee Guide for General Practitioners.

\$600 2018 ALLOCATION TO YOUR HEALTH CARE SPENDING ACCOUNT (HCSA)

The Trustees are happy to report that the HCSA will continue for 2018.

On January 1, 2018 an allocation of **\$600** will be deposited to the HCSA of:

- all Active Members in Good Standing with the Union who are in Benefit as of January 1, 2018; and

- all Retirees in Good Standing with the Union who are covered under Plan A or Plan B as of January 1, 2018.

Expenses that can be paid from your HCSA are:

- Expenses that qualify for the medical expense tax credit under Canada Revenue Agency (CRA) Income Tax guidelines;
- The unpaid portion of medical expenses partially paid by the Welfare Plan such as Ontario Drug Benefit (ODB) and other deductibles, co-insurance amounts and dispensing fees.

The January 1, 2018 allocation of \$600 will be added to your Health Care Spending Account in January 2018. The January 2018 allocation will be available for you to use until December 31, 2019. Any money left over from the \$600 allocation at the end of 2019 is forfeited and is returned to the Welfare Fund in compliance with the Income Tax Act. The table below shows how the HCSA works:

Year of Allocation to the Health Care Spending Account	Health Care Spending Account Allocation	Last Day the Health Care Spending Account Allocation for the year is available
2016	\$500	December 31, 2017
2017	\$600	December 31, 2018
2018	\$600	December 31, 2019

While the Trustees anticipate the HCSA benefit will continue, it is important that Members understand this may not be a permanent benefit. On a regular basis, the Trustees determine if future allocations can be made to the HCSA. Their decision is based on the Welfare Fund's financial results, overall claims experience and the expected future cost of benefits. The long-term financial stability and sustainability of the Welfare Plan are of primary importance.

RETIRED MEMBER WELFARE PLAN PAY DIRECT

The Trustees are pleased to announce that, with good management and responsible purchasing of benefits by the Members, the amount Retirees pay for their benefits will not change for 2018. As a reminder the Retirees' 50% share of their Welfare Plan benefit cost is:

Effective Date	January 1, 2015	January 1, 2016	January 1, 2017	January 1, 2018
Plan A	99.45	98.77	98.77	98.77
Plan B	62.25	39.16	39.16	39.16
Plan C	1.81	2.40	2.40	2.40

Sincerely,

The Board of Trustees

Fernando Canonico
Bill Wilkinson

Bowen LeFave
Peter Witruk

Martin Roberts

Art White