

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

November 2014

Dear Plan Member,

The Board of Trustees is pleased to announce the introduction of a Health Care Spending Account (HCSA) which will commence on January 1, 2015. This additional benefit provides maximum choice and flexibility for payment of medical and dental supplies and services for Active and Retired Members and their eligible Dependants.

On January 1, 2015, \$500.00 will be allocated to all Members and Retirees in Good Standing with the union, who are "in Benefit" as of January 2015. These funds will be available in your personal Health Care Spending Account (HCSA). Your HCSA is intended for the reimbursement of eligible expenses which may not be covered or exceed the maximums under the Sheet Metal Workers Local Union 30 Health and Welfare Plan.

When you submit a claim either online or by mail, you will be reimbursed for your eligible expenses up to the balance left in your HCSA. Any balance remaining in your personal HCSA on December 31, 2015 will be carried forward until December 31, 2016. If there is any money left in your personal HCSA at December 31, 2016 it will revert back to the Welfare Trust Fund, in accordance with legislation.

Eligible expenses include but are not limited to those that qualify for medical expense tax credits under the Canada Revenue Agency (CRA) Income Tax guidelines. Eligible expenses also include the amount of the deductible and percentages not covered by the Sheet Metal Workers Local Union 30 Welfare Plan's maximums.

While the Trustees anticipate the HCSA option will continue, it is important that Members understand this may not be a permanent benefit improvement. On a regular basis, the



Trustees will determine if future deposits can be made to the HCSA; which will depend on the financial results and overall claims experience. The long term financial stability and sustainability of the Welfare Plan are of primary importance in terms of the assets of the Plan.

If you have any further questions in regards to your new Health Care Spending Account after reading the accompanying information, please contact the Benefit Plan Administration Office.

Sincerely,

The Board of Trustees

Tom Kerr Bowen LaFave Martin Roberts Art White Bill Wilkinson Peter Witruk

SHEET METAL WORKERS LOCAL UNION 30 WELFARE PLAN

HEALTH CARE SPENDING ACCOUNT

EFFECTIVE JANUARY 1, 2015



HOW TO USE YOUR HSCA

Your HCSA is a spending account funded by the Sheet Metal Workers Local Union 30 Welfare Plan. It can be used to pay for health and dental expenses that may not be covered by the Welfare Plan or your provincial health plan.

\$500.00 will be deposited into your personal HCSA on January 1, 2015 if you are a Member in good standing and are in benefits as of January 2015.

You may use the funds in your HCSA for whatever eligible expenses are important to you. For a complete listing of eligible medical expenses, please check the CRA website at www.cra-arc.gc.ca. Click through to "Individuals" under "Medical Expenses". HCSA eligible expenses include all costs that qualify for medical expense tax credits under the Canada Revenue Agency (CRA) Income tax Guidelines.

HOW TO SUBMIT A CLAIM

Online

- 1) Register for Green Shield Canada Plan Member Online Services. (if you have not already done so for your All-In-One Benefit Card at www.greenshield.ca)
- 2) Once you have registered and logged in, select "Claims Submission" from the left menu.
- 3) Select "Health Care Spending Account" from the list.
- 4) Click on the "To Submit A Claim" link. (midway down the page)
- 5) Enter your claims details as instructed.
- 6) Confirm your claim is correct and click "Submit".

Mail

- 1) Complete a HSCA claim form
- 2) Mail into the Benefit Plan Administration Office at:

45 MCINTOSH DRIVE MARKHAM, ON L3R 8C7





SHEET METAL WORKERS LOCAL UNION 30 WELFARE PLAN HEALTH CARE SPENDING ACCOUNT CLAIM SUBMISSION FORM

This form should be used when claiming reimbursement under your Health Care Spending Account for eligible expenses which are not covered (or not covered in full) by your Health or Dental Plan.

Green Shield I.D. #	Alternate I.D. #		Da	ate of Birth	/ /	
Surname	First Name			or D II cii	YY MM DD	MM DD
Mailing Address			Т.	Jonhana No. (`	
City Province	e	Postal Code		elephone No. ()	
Do you have any other Group Insurance coverage that may include these services as benefits? Yes No If yes, please provide Insurance Company name						
Be sure you have first submitted these claims to a Shield plan, spousal plan, etc.)					· ·	een
I want my eligible expenses paid from my S expenses paid From my HCSA.	heet Metal Workers Lo	ocal Union 30 Welfa	are Plan first	and any unpaid poi	rtions of my eligible	
☐ I want all my eligible expenses paid directly	from my HCSA.					
NOTE: If no box has been checked, we will pay						
HEALTH CARE EXPENSES (Please include receipts, prescriptions, etc.)						
Description of Expense	Date of Expense	Name		Dependent #	Amount	
				Amount Claim		
on this form is complete and accurate. I understand that the information provided by me to Green			regulations of	ubject to the limitations of Revenue Canada and the rules and gulations of the plan, I hereby authorize Green Shield to charge e above claim to my Health Care Spending Account.		
I am authorized by my spouse and/or dependents to disclose and receive information about them that is used for these purposes. I understand that this information may be seen by the cardholder.			Signature of Plan Member			
Mail this form and enclosures to: Sheet Metal Workers Local Union 30 Welfare Plan Attention: Health Care Spending Account 45 McIntosh Drive, Markham, ON L3R 8C7						

For inquiries contact: Plan Administration Office Toll Free 1-800-263-3564 or 905-946-9700