



SHEET METAL WORKERS LOCAL UNION 30 WELFARE AND PENSION TRUST FUNDS

PLAN ADMINISTRATION: EMPLOYEE BENEFIT PLAN SERVICES

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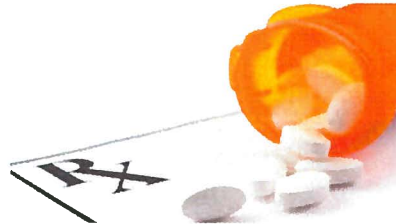
December 2016

IMPORTANT NOTICE TO MEMBERS ABOUT YOUR WELFARE PLAN

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

ALL PRESCRIPTION DRUG CLAIMS MUST BE FILED BY YOUR PHARMACIST

EFFECTIVE JANUARY 1, 2017, all prescription drug claims must be submitted by your pharmacist using your All-In-One Benefit Card. Please do not submit paper claims by mail for reimbursement.



IMPROVEMENT TO DENTAL PLAN

Dental claims incurred on or after January 1, 2017 will be paid on the basis of the 2016 Ontario Dental Association (ODA) Suggested Fee Guide for General Practitioners.

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

On January 1, 2017 a new allocation in the amount 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, 2017; and
- all Retirees in Good Standing with the Union who are covered under Plan A or Plan B as of January 1, 2017.

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;
- Medical expenses not covered by the Welfare Plan;
- The unpaid portion of medical expenses partially paid by the Welfare Plan;
- Ontario Drug Benefit (ODB) deductibles and dispensing fees.

THE LOCAL UNION 30 PENSION PLAN'S REGISTRATION NUMBER IS 345850



The January 1, 2017 allocation of \$600 will be added to your Health Care Spending Account in January 2017. The January 2017 allocation will be available for you to use until December 31, 2018. Any money left over from the \$600 allocation at the end of 2018 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 | Health Care Spending Account Allocation | Last Day the Health Care Spending Account allocation for the year is available |
|------|---|--|
| 2015 | \$500 | December 31, 2016 |
| 2016 | \$500 | December 31, 2017 |
| 2017 | \$600 | December 31, 2018 |

While the Trustees anticipate the HCSA 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 allocations can be made to the HCSA based on the Welfare Plan's financial results and overall claims experience. The long-term financial stability and sustainability of the Welfare Plan are of primary importance.

RETIRED MEMBER PAY DIRECT

While cost of benefits increases annually, the Trustees are pleased to announce that there will be no increase to the subsidized Retired Member Welfare Plan Pay Direct rates for 2017. The Pay Direct rates for 2017 can be held due to good Plan and Fund management by the Trustees including the design of the Plan (what the Plan does and does not cover) and responsible purchasing of benefits by the Members.

An historical summary of the subsidized Retired Member Pay Direct rates is:

| Effective Date | January 1, 2013 Pay Direct Rates | January 1, 2015 Pay Direct Rates | January 1, 2016 Pay Direct Rates | January 1, 2017 Pay Direct Rates |
|----------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Plan A | \$108.52 | \$99.45 | \$98.77 | \$98.77 |
| Plan B | \$65.01 | 62.25 | 39.16 | \$39.16 |
| Plan C | \$2.05 | \$1.81 | \$2.40 | \$2.40 |

MAY 6, 2017 MEMBERSHIP MEETING

The Trustees are pleased to announce that there will be a meeting for Plan Members on May 6, 2017. Details about the meeting location will be issued with your Annual Report. Please plan to attend this important meeting.

Sincerely,

The Board of Trustees

Fernando Canonico

Bowen LeFave

Martin Roberts

Art White

Bill Wilkinson

Peter Witruk