



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

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NOTICE TO RETIRED MEMBERS

The Trustees are pleased to advise Retired Members about the following Benefit Improvement to the Health and Welfare Plan.

Dental Benefit Improvement

Effective with Dental claims incurred on or after January 1, 2014, claims will be paid based on the 2013 Ontario Dental Association (ODA) Suggested Fee Guide for General Practitioners.

Vision Care Preferred Provider Arrangement

The Trustees have made an arrangement with C&C Optical Laboratories Inc. Our relationship will give Members and their families access to vision care products at wholesale prices. C&C will provide eyeglasses (frames and lenses), including safety glasses, for significantly less than retail prices. We estimate C&C will give a 40% discount from retail prices – this makes your vision care dollar go further.



C&C OPTICAL
LABORATORIES INC
3313

80E Centurian Drive Units 1-5, Markham, ON L3R 8C1
Tel: (905) 475-2221 • 1-(866) 832-3303 • Fax: (905) 475-7917 • 1-(866) 832-3313

Please note that eye examinations are not available at C&C. Members must bring a valid prescription for eye glasses that is less than two years old.

C&C does not have a public outlet; Members must call in advance to make an appointment. You must identify yourself as a member of Local 30.

Members are responsible for knowing their coverage under the vision care plan. This will help you to avoid out of pocket costs.



Vision Care Plan Rules

The Vision Care Plan pays up to \$50 in a 24 month period for eye glasses. The Trustees suggest that you contact the Benefits Administration Office to ask about your personal vision care coverage. Staff will be able to inform you about when you or your family member will be eligible to claim the maximum under the Vision Care Plan.

Contribution toward the cost of Retired Member Welfare Plans

The Rates for the Retired Member Benefit Plans, including the cost of the improvement noted above, are *decreasing* effective January 1, 2014:

Plan	Current Retiree Rate	Cost of Benefits	New Retiree Rate Effective January 1, 2014 (50% of Cost of Benefits)	New Retiree Rate Including Retail Sales Tax Effective January 1, 2014
A	\$108.52	\$198.90	\$99.45	\$107.41
B	\$65.01	\$124.50	\$62.25	\$67.23
C	\$2.05	\$3.63	\$1.81	\$1.95

Notes:

Retail Sales Tax 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.

A Reminder about the rules for 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 provided that, at retirement, they have been covered for at least 60 months (in total, and not necessarily consecutively) by the Welfare Plan as an Active Member and/or Extended Benefit Programme Member. The options available are clearly described in Plan material. The Retired Member's 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 rate 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 (by notifying the Union to be added to the out-of-work-list), 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.

On behalf of the Board of Trustees