

# **SHEET METAL WORKERS' LOCAL UNION 30 WELFARE PLAN**



## **SUMMARY OF BENEFITS**

### **ACTIVE MEMBER**

UP TO DATE AS OF JANUARY1, 2020

[WWW.LU30PLAN.COM](http://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 Active Members of the Sheet Metal Workers Local Union 30 Welfare Plan (the “Plan”).

All benefits described in this Summary of Benefits and the rights thereto, are governed by the provisions of the Plan and the applicable contracts of insurance and documents, including eligibility exclusions and limitations. This document is just a summary.

The Weekly Indemnity, 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 Trust Fund only.

Accidental Death and Dismemberment benefits are insured by CHUBB Life Insurance of Canada under Policy Number AB10447201.

Life Insurance and Long Term Disability benefits are insured by Manulife Financial under Policy Number 901884.

The Emergency Travel Assistance benefit (ETA) is provided by Green Shield Canada (GSC) under Group Number 4932.

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

You may find that the Plan does not cover every expense you may wish the Plan to pay for. The Plan is established to provide the broadest range of coverage that is suitable for the membership of the Plan given the available funding. New drugs and treatments will come into the health care environment over time and the Trustees always reserve the right to cover, or not cover, any of these and to add limitations to coverage.

Subject to the limitations and exclusions of the Plan’s official documents, and as described throughout this Summary of Benefits, eligible Plan Members and their eligible dependants qualify for the following benefits:

# SUMMARY OF BENEFITS

## GENERAL PLAN PROVISIONS

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<b>Monthly Dollar Bank Deduction</b>	<b>\$420</b>
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<b>Dollar Bank Maximum</b>	\$5,040 (12 months of coverage)
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<b>Initial Eligibility</b>	1st day of the 2nd month following the month in which your Dollar Bank Account has a balance of \$840.
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<b>Termination</b>	The end of the month when the \$420 monthly deduction is taken out and leaves your Dollar Bank Account with less than \$420 or the beginning of the month when your Dollar Bank Account has less than \$420.
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## LIFE INSURANCE BENEFIT

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<b>Plan Member</b>	<b>\$100,000 Maximum</b>
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<b>Spouse</b>	\$2,000
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<b>Each Dependant Child</b>	\$1,000
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## ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT (AD&D)

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<b>Plan Member</b>	<b>Principal Sum \$100,000</b>
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## WEEKLY INDEMNITY (WI) BENEFIT

The maximum WI benefit is \$573 per week. The WI benefit amount will be the same as the Employment Insurance (EI) maximum weekly benefit. Benefit payments are integrated with EI Sickness benefits. To qualify for WI benefits, a Plan Member must be disabled to the extent that he/she cannot perform the regular duties of his/her usual occupation.

WI benefits are payable from the 1st day of disability due to an accident or hospitalization, or on the 8th day of illness, for a maximum period of 26 consecutive weeks for any one period of disability. Work-related disabilities covered by the Workers Safety and Insurance Board (WSIB) are not covered, nor are disabilities arising from a motor vehicle accident.

## MATERNITY LEAVE BENEFIT

The Plan will provide a disability benefit to Plan Members who are pregnant and who are required to leave employment due to safety concerns. The benefit will be available between the 16<sup>th</sup> week and 12<sup>th</sup> week before the due date. The maximum benefit payment period provided by the Plan is four weeks. The maximum benefit will be the EI declared maximum. The benefit will not extend beyond the date EI would otherwise provide a benefit including pre-due date benefits.

## LONG TERM DISABILITY (LTD) BENEFIT

The maximum LTD benefit is \$2,000 per month. To qualify, a Plan Member must be under age 65 and be Totally Disabled as defined in the insurance policy for a continuous period of 26 consecutive weeks. LTD benefits are payable until the earlier of the attainment of age 65, recovery, or death. Disabilities arising from a motor vehicle accident are not covered.

## SUPPLEMENTARY HEALTH CARE BENEFITS

BENEFIT	DESCRIPTION
Deductible	None
Reimbursement	100% of reasonable and customary charges (R&C) for Members and their eligible dependants unless otherwise noted.
Overall Maximum	Unlimited and subject to limitations for some services and supplies.
Prescription Drugs	100% of the lower of the brand name or generic drug ingredient cost.  The Plan does not cover the drug ingredient cost of any drug that qualifies for coverage under the Ontario Drug Benefit (ODB) Program for a person age 65 or over.  A prescription drug must have a drug identification number and compliance certificate both issued by Health Canada.

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Medical cannabis including any derivative product is not covered.

**Dispensing Fee** Maximum of \$8.50 per prescription.

**Specific Prescription Drug Maximums** Fertility drugs and treatment covered to a lifetime maximum of \$2,500.  
Smoking cessation covered to a lifetime maximum of \$250.

**Lenses, Frames and Contact Lenses** Maximum of \$240 in a consecutive 24-month period.

**Eye Examinations** 1 eye examination per 24-month period for persons between the ages of 20 – 64.

**Paramedical Practitioners** Charges for services of a podiatrist, chiropractor, and physiotherapist.  
80% for registered massage therapists and osteopaths with a combined annual maximum of \$1,000.  
Acupuncture is covered at 80% with an annual maximum of \$1,000.  
Speech therapy is covered at 100% with an annual maximum of \$200.  
For expenses incurred on/after January 1, 2020, the Plan will pay 100% of R&C charges for the following: registered psychologist, registered psychotherapist, psychiatrist and registered social worker (Master of Social Work). The Plan will pay up to a maximum of \$200 per hour subject to a combined \$2,000 maximum benefit per covered person per calendar year.

**Hearing Aids** \$400 maximum benefit in any consecutive 4-year period for the purchase of hearing aids. Batteries are not covered.

**Foot Orthotics** \$400 maximum benefit per calendar year for orthotics or for orthopedic shoes that have been specially designed and molded for the covered person, necessary to correct a diagnosed physical impairment.  
Foot orthotics must be prescribed by a physician, podiatrist or chiropodist.

<b>Other Medical Services and Supplies</b>	Ambulance, rehabilitation hospital, diabetic services and supplies, accidental dental, durable medical equipment (hospital bed, wheelchair, braces, crutches), prostheses, surgical stockings.
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## EXPENSES OUTSIDE OF CANADA

The Plan provides coverage in excess of your provincial government health care coverage. 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 emergency travel assistance services while travelling outside your province of residence. The Plan covers the member and eligible dependants for trips up to 60 days in length. You and your dependants must be and remain enrolled in the provincial government health care plan. Insurers are tightening the rules around what defines a medical emergency and therefore what would qualify for coverage if you have a health issue when travelling outside of Ontario. You should contact the Plan’s Emergency Travel Assistance provider, Green Shield Canada at 1-888-711-1119, before travel outside Ontario to ensure that any medical conditions/changes in medical conditions do not limit your coverage under the Plan.

## DENTAL CARE BENEFITS

BENEFIT	DESCRIPTION
<b>Deductible</b>	None
<b>Reimbursement</b>	100% of basic dental services; 75% for major dental services; 75% for orthodontic services.
<b>Dental Fee Guide</b>	Dental benefits are reimbursed based on the 2019 Ontario Dental Association Suggested Fee Guide for General Practitioners.
<b>Maximum Dental Benefit Per Plan Member and Per Eligible Dependant:</b>	
<b>Maximums</b>	\$2,000 per calendar year for basic and major services combined; \$1,000 may be applied towards orthodontia.

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<b>Basic Dental Services</b>	Diagnostic, preventative, restorative, surgery, fillings, anesthesia, 1 complete series of x-rays, 1 set of bitewing x-rays, polishing, topical fluoride treatment, periodontal scaling.
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<b>Recall Examinations</b>	1 recall examination per 6-month period.
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<b>Complete Examinations</b>	1 complete oral examination per 24-month period.
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<b>Major Services</b>	Crowns, bridges, dentures, implants, replacement bridges / dentures are covered under certain circumstances and the amount payable by the Plan will be the amount of the most cost-effective treatment (i.e. an implant may be paid for at the price of a crown).
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## HEALTH CARE SPENDING ACCOUNT (HCSA)

The Plan provides a Health Care Spending Account (HCSA). The annual allocation for 2019 was \$600 and the allocation for 2020 is \$650 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 25<sup>th</sup> month after they were granted. For example, the \$600 allocation granted for 2019 is available until the end of December 2020 at which time any remaining 2019 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

Free short term confidential counseling, information, advice and referral services are available to Plan Members and their eligible dependants 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.

## PAY DIRECT PLAN OPTIONS (plus applicable provincial sales or other tax) Pay Direct amounts are subject to change

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### PAY DIRECT PLAN

### BENEFITS

<b>Plan A</b>	All benefits except Weekly Indemnity (WI) and Long Term Disability (LTD): \$357.85 per month
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<b>Plan B</b>	Life Insurance only: \$45.48 per month
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<b>Pay Direct Duration</b>	3 months
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## HOW TO SUBMIT A CLAIM

Please show your All-In-One Benefit Card to your pharmacist, dentist and other health service providers. Drug and dental claims can be submitted directly to the Plan after coordination with a provincial government health care plan or the plan of your spouse, whenever applicable. Most health care providers (chiropractors, massage therapists, physiotherapists etc.) will submit your claims electronically for you and your eligible dependants.

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](http://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.

Members may be asked to submit their receipts to the Plan Administration Office for claims submitted electronically. You must therefore retain your receipts for 13 months.

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](mailto:ebps@mcateer.ca)