

## Update March 25, 2020

### Some Frequently Asked Questions about your welfare and pension plans related to COVID-19

**(check for updates; new FAQs will be dated  
with the most current date)**



## Annual Report and Annual Meeting

Your Annual Report will be mailed to you in April 2020. There will be an announcement to all members when the annual meeting is scheduled.

## Welfare Plan

At this time no benefits in your welfare plan have changed. The situation with COVID-19 will be monitored closely. Any changes will be communicated to members.

### **I am feeling stressed, does the Welfare Plan offer help?**

Yes. The plan has 2 main services for covered members:

- 1) The plan's FSEAP program provides you and your dependants with short term counselling for a variety of issues including anxiety, financial and stress. You can reach them by phone or on-line and now by the new APP. The contact information is here:

Call: 1-800-668-9920

Website: [www.myfseap.ca](http://www.myfseap.ca)

App: [myfseap](#)

Group Name: tosmwiamap

Password: myfseap1

- 2) Your plan has a mental health benefit that provides up to \$2,000 per person covered per year by the plan (this benefit extends to your dependants and gives them their own \$2,000 benefit).

You can use this benefit for private counselling services.

We suggest you use FSEAP's benefits first and then use the mental health benefit described here to get the maximum from your plan. FSEAP counsellors can extend services to you on a private basis. Please note at the moment, due to health and safety concerns, FSEAP counsellors will be providing services by phone or on-line.

## What about my out of country benefits?

### Active members and Retired Members

#### Option A and B

Covered active members and retired members (Option A and B) have an Emergency Travel benefit with a maximum benefit per claim of \$5 million and a 60 day trip limit

If you are out of the country and a travel advisory is declared, GSC advises that you return to Canada as soon as possible. If you do not have any return options due to being quarantined because of COVID-19 and your trip extends past the 60 day maximum period, GSC will extend your coverage until the end of the quarantine period.

For Out of Country Emergency Medical Insurance, a travel advisory of "Avoid all travel", "Avoid non-essential travel" or "Avoid all cruise ship travel" may impact insurance coverage.

- Out of country emergency medical coverage is **not** available if a formal travel advisory is issued **before** your departure;
- Customers who book future travel to a location which is currently under a relevant travel advisory (including cruises) will not have medical coverage in these locations if the advisory is still in effect at the time of travel;
- If a travel advisory is issued **after** departure, medical coverage for that location is limited to a period that is reasonably necessary for you to safely evacuate the country, region or area;
- Because of the advisory to "Avoid all cruise ship travel," beginning March 9, 2020, customers who departed on a cruise after this date will not have out of country medical coverage.

The benefit office can confirm if you have enough dollars in your dollar bank to be eligible for this benefit.

Green Shield Canada is the best source to confirm information related to your travel plans. If you have questions about your out of country/out of province coverage you should call Green Shield Canada (GSC) directly at the numbers below

**Please check the GSC website for the most up to date information regarding out of country/out of province coverage. Please see the link below:**

**[https://support.greenshield.ca/SupportCentre/greenshield/Home/Documents/ByTopic/region\\_travel](https://support.greenshield.ca/SupportCentre/greenshield/Home/Documents/ByTopic/region_travel)**

**Your Group Number is 4932**

**GSC's emergency numbers are:**

From CANADA and USA..... 1-800-936-6226

Collect from anywhere .....0-519-742-3556

### **Can I stock up on my drugs?**

The plan allows up to a 100 day supply of most prescription drugs. You can refill your prescription once 80% of it is used or if you are within 14 days of running out. The government is concerned about a drug shortage and so plans are not changing these rules. The plan's rule is more generous than most in terms of getting a 100 day supply.

If you have any concerns about your medications or if you are sick at home and in need of your medications, the Canadian Pharmacists Association recommends calling your pharmacist. Many pharmacies offer a delivery service.

### **I have receipts at home to be paid for vision care, etc. what do I do?**

You can file these claims on-line using the plan's on-line service. Filing claims electronically is easy and provides for fast payment of your claim. This includes claims filed under the Health Care Spending Account (HCSA). If you need help with your electronic submission or have not registered for electronic payments, please contact the payment support team for complete assistance at: 1-888-711-1119 or go to <https://www.greenshield.ca/en-ca>.

Don't delay in registering for this important service that will make things easier for you and your family.

**[Watch these videos for instructions.](#)** In the future, have the provider send the claim in for you electronically.

### **Am I covered for disability if I get COVID-19?**

If you were covered for active member benefits in the plan on the day you became ill, you would be covered. If you have symptoms and/or test positive for COVID-19, you would be eligible to receive disability benefits. File a claim as normal. Claim and direct deposit forms are on the plan website at [lu30plan.com](http://lu30plan.com) under the Health and Welfare Documents tab. You will not need to provide a doctor's note.

### **Am I covered for disability if I am quarantined due to COVID-19?**

No. The plan provides benefits if you are disabled. A state of quarantine is not disability. Please check the government of Canada website below for information.

### **My workplace might close as a precaution (not because any employees have been exposed or are sick). Will I be covered for disability?**

No. A workplace that closes or asks employees to stay home with no medical need is making an independent business decision outside of the plan. Please check with the Union Office for information. The federal government has also made rule changes for EI benefits.

If you Google "Coronavirus disease (COVID-19) – Employment and Social Development Canada" you can find the latest information. [Or click here.](#)

### **Will my LTD payment be made on time?**

Yes. Manulife pays your LTD benefits and they have confirmed that their systems are operational and payments will be made on time.

### **I am out of benefits – should I make my pay direct payment?**

If you receive a notice from the Plan Administration Office that you must pay direct to continue welfare plan benefits you must make the payment on time.

You may also call the Union Office to see if you qualify for Extended Benefits. Extended Benefits do not include disability benefits. The rules for Extended Benefit coverage for unemployed members are:

- If unemployment is due to disability, benefits are continued for up to 12 consecutive months for any one period of continuous disability.
- If unemployment is due to shortage of work, and the member is actively seeking work through Local Union 30, benefits continue subject to ongoing authorization by Local Union 30.
- Extended Benefits are limited to a maximum of 18 months (in aggregate and not necessarily consecutive) in any 36 consecutive month period.
- Members who refuse work three times while on Extended Benefits will be removed from Extended Benefits.
- Once removed from Extended Benefits, members will not be eligible for them again until they have worked at least 217 hours for a contributing employer.

In order to qualify, the member must:

- have been covered by the Plan as an active member immediately prior to the layoff or disability;
- be and remain a Member in Good Standing of Local Union 30; and
- make prompt application to the Local Union 30 for Extended Benefits. Local Union 30 is responsible for approving applications.

### **Is the government doing anything?**

The federal government has announced some support measures. The rules are evolving. You should google Canada Emergency Care Benefit or Canada Emergency Support Benefit. You have to register.

The government has extended the filing for individual tax returns to June 1, 2020.

### **Are the Markham benefit office staff working?**

Yes. The office will be closed to the public; staff are working remotely. The plan administrator has a robust contingency plan in place for situations like this. So far all operations are pretty normal. Please check the plan website at [lu30plan.com](http://lu30plan.com) for updates and for forms and email addresses.

## **Pension Plan**

### **Will my monthly pension payment be made on time?**

Yes. Pension payments are made by the pension plan custodian. They confirm that their systems are fully operational.

### **Are death and termination benefits on time?**

The Ontario pension regulator has a requirement for pension plans to obtain approval when there is a financial market situation like the one we are experiencing now. The pension plan has to obtain permission from the regulator to pay termination benefits and death benefits in compliance with their legislation. Based on current information we expect to have a ruling from the Ontario regulator in May, 2020.

### **Will employers get their contributions in on time?**

The plan has a delinquency policy that reports late payments to the Union Office. The plan has offered electronic filing of contributions to the plan for several years. The plan recently wrote to all employers and advised them that it is now required that they remit electronically.

### **How is the Pension Plan doing in these financial markets?**

To the end of February 2020, we estimate the pension plan's returns were negative 2.0%.

The returns for March and following months will evolve and are closely being monitored. We will have more current information for the annual meeting. Remember the plan is a defined benefit pension plan and, subject to applicable legislation, your benefits are not impacted immediately by the financial markets.

The Trustees have been moving assets out of public markets as part of their long-term investment strategy. This was to protect the pension plan from private market volatility like we are seeing now. Alternatives are assets that are not in the public markets like real estate, commercial mortgages and infrastructure. Our target asset mix currently looks like this:

