

SHEET METAL WORKERS' LOCAL UNION 30 WELFARE PLAN



SUMMARY OF BENEFITS

RETIRED MEMBER OPTION A

UP TO DATE AS OF JANUARY 1, 2020

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GENERAL INFORMATION

This Summary of Benefits has been prepared as an informal document to summarize the main features of the benefits provided to eligible Retired 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.

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 Fund only.

Life Insurance is 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:

GENERAL PLAN PROVISIONS

OPTION	COVERED BENEFIT AND SUBSIDIZED CONTRIBUTION PAID BY THE RETIRED MEMBER
Option A	All Benefits: \$98.77 per Month

Note: Retired Members living in Ontario are required to pay Ontario’s Retail Sales Tax (RST) which is currently 8% on their contributions. Other provinces may have a similar tax that will be charged as applicable. The amount payable to the Plan for benefits is subject to change.

Union Membership in Good Standing

Members covered under this Plan must be and remain members in good standing of Sheet Metal Workers Local Union 30 (the “Union”). The Union is the sole decision maker of the status of membership in good standing.

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Subject to the limitations and exclusions of the Plan's Official Documents, and as described throughout this Booklet, eligible Plan Members and their eligible Dependents qualify for the following benefits:

LIFE INSURANCE BENEFIT

Plan Member	\$10,000 Maximum
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For Members approved for Life Insurance Waiver of Premium at retirement, the total Life Insurance provided by the Plan will be the greater of the amount approved by the insurer and \$10,000.

SUPPLEMENTARY HEALTH CARE BENEFIT

BENEFIT	DESCRIPTION
Deductible	None
Reimbursement	100% of reasonable and customary (R&C) charges for Members and their eligible dependants.
Overall Maximum	\$100,000 lifetime maximum (excluding drugs, dental, vision care and Emergency Travel Assistance)
Prescription Drugs	100% of the lower of the brand name or generic drug ingredient cost The Plan does not cover any drug that qualifies for coverage under the Ontario Drug Benefit (ODB) Program for Seniors. A Prescription Drug must have a drug identification number and compliance certificate both issued by Health Canada.

Medical cannabis including any derivative product is NOT covered.

Dispensing Fee

Maximum of \$8.50 per prescription

Specific Prescription Drug Maximum

Smoking cessation covered to a lifetime maximum of \$250.

Lenses, Frames and Contact Lenses

Maximum of \$50 in a consecutive 24-month period.

Contact lenses have a lifetime maximum of \$200, if prescribed for severe corneal astigmatism, severe corneal scarring, keratoconus or aphakia and if visual acuity can be improved to at least 20/70 level by contact lenses only.

Eye Examinations

1 eye examination per 24-month period for persons between the ages of 20 – 64. Maximum of \$50 per person.

Paramedical Practitioners

\$225 maximum per paramedical practitioner per calendar year for services of a chiropractor, physiotherapist, registered massage therapist, osteopath, naturopath, speech therapist and podiatrist.

\$15 per calendar year for 1 x-ray by a chiropractor and/or an osteopath.

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 4 consecutive calendar years for the purchase of hearing aids. Batteries are not covered.

Foot Orthotics

50% of the cost of orthotics or orthopedic shoes that have been specially designed and molded for the covered person, necessary to correct a diagnosed physical impairment. Maximum of \$400 per calendar year.

Foot orthotics must be prescribed by a physician, podiatrist or chiropodist.

Other Medical

Ambulance, rehabilitation hospital, accidental dental, durable medical equipment (hospital bed, wheelchair, braces, crutches),

Services and Supplies prostheses, surgical stockings.

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
Deductible	None
Reimbursement	100% for basic dental services; 50% for major dental services (dentures).
Dental Fee Guide	Dental benefits are reimbursed based on the 2019 Ontario Dental Association Suggested Fee Guide for General Practitioners.
Basic and Major Maximums	\$1,000 per calendar year for basic and major services combined.
Basic Services	Diagnostic, preventative, restorative, surgery, fillings, anesthesia, 1 complete series of x-rays, 1 set of bitewing x-rays, polishing, topical fluoride treatment, periodontal scaling.
Recall Examinations	1 recall examination per 6-month period.
Complete Examinations	1 complete oral examination per 24-month period.

Major Services

Initial dentures; replacement dentures are covered under certain circumstances. Please refer to the Sheet Metal Workers Local Union 30 Retired Members Welfare Plan Booklet.

HEALTH CARE SPENDING ACCOUNT (HCSA)

The Plan provides a Health Care Spending Account (HCSA). The 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 25th 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.

BENEFITS COVERAGE FOR RETIREE SURVIVING SPOUSES

Spouses of Retired Members are eligible for an additional six months of benefits coverage upon the death of the Retired Member. To be eligible for this additional coverage, the spouse must be receiving a survivor pension from the Sheet Metal Workers Local Union 30 Pension Plan and the Retired Member must have been covered under Option B prior to his/her death. The spouse is eligible for Option B coverage. The cost for this additional coverage is 50% of the cost of benefits at the time of the Retired Member's death.

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.

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 Plans' Member website 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