

SHEET METAL WORKERS' LOCAL UNION 30 WELFARE PLAN



SUMMARY OF BENEFITS

RETIRED MEMBER OPTION C

UP TO DATE AS OF JANUARY 1, 2020

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SUMMARY OF BENEFITS

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.

Life Insurance is insured by Manulife Financial under Policy Number 901884.

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.

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	SUBSIDIZED CONTRIBUTION PAID BY THE RETIRED MEMBER
Option C	Life Insurance Only: \$2.40 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.

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.

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.

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