



SHEET METAL WORKERS LOCAL UNION 30 BENEFIT AND PENSION TRUST FUNDS

PLAN ADMINISTRATION: EMPLOYEE BENEFIT PLAN SERVICES

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April 2024

IMPORTANT NOTICE TO MEMBERS ABOUT IMPROVEMENTS TO YOUR BENEFIT PLAN

The Trustees are pleased to announce the following benefit improvements and other news:

The following benefits have been improved for Active Members:

- **Long Term Disability (LTD)** – the LTD monthly benefit will increase from \$2,000 per month to \$2,400 per month for new disability claims incurred on or after May 1, 2024.
- **Life Insurance (Spouse/Dependant Coverage)** – the spousal life insurance benefit will increase from \$2,000 to \$10,000. The dependant life insurance benefit will increase from \$1,000 to \$5,000 per dependant. These changes will be effective with any new insurance claim incurred on or after May 1, 2024.
- **Mental Health Benefit** – the mental health benefit annual maximum will increase from \$2,000 to \$3,500 effective with claims incurred on or after May 1, 2024.
- **Vision Care** – the vision benefit will increase from \$290 every 24-month period to \$450 every 24-month period effective with claims incurred on or after May 1, 2024. The maximum benefit includes the cost of eye exams.
- **Orthotics or Orthopedic Shoes** – the orthotics/orthopedic shoes benefit annual maximum of \$400 will increase to an annual maximum of \$500 effective with claims incurred on or after May 1, 2024.
- **Intra Uterine Device (IUD)** – the replacement period for replacing an IUD will change from every five years to every three years with claims incurred on or after May 1, 2024.

Monthly Dollar Bank Drawdown For Active Members

The amount of the monthly dollar bank drawdown for Active Members' Benefit Plan coverage will increase to \$490.00 per month with the May 1, 2024 benefit month.

The following benefits have been improved for Retired Members:

- **Life Insurance** – the life insurance benefit will increase from \$10,000 to \$20,000 for claims incurred on or after May 1, 2024. Please note that the coverage for a retired Member who has coverage under a waiver of premium would be the amount stated in the waiver of premium.
- **Vision Care** – the vision benefit will increase from \$50 every 24-month period to \$350 every 24-month period effective with claims incurred on or after May 1, 2024. The maximum benefit includes the cost of the eye exams.
- **Orthotics or Orthopedic Shoes** – the orthotics/orthopedic shoes benefit annual maximum of \$400 will increase to an annual maximum of \$500 effective with claims incurred on or after May 1, 2024.
- **Ontario Drug Benefit (ODB) Annual Deductible** – effective with prescription drugs purchased on or after May, 1, 2024, retired Members with Plan A coverage will no longer have to pay for the ODB current annual deductible of \$100.00.
- **Ontario Drug Benefit (ODB) Prescription Co-Payment** – effective with prescriptions drugs purchased on or after May, 1, 2024, retired Members with Plan A coverage will no longer have to pay for the ODB current \$4.11 per prescription co-pay.

Retired Member Benefit Plan Pay Direct

The amount retired Members pay for health benefits is:

Effective Date	January 1, 2023	January 1, 2024	May 1, 2024
Plan A	\$110.96	\$118.71	\$124.46
Plan B	\$64.51	\$70.42	\$76.17
Plan C	\$2.05	\$2.00	\$2.76

Membership Annual Meeting

The Plan Membership's Annual Meeting is scheduled for Saturday, May 4, 2024, at the Union Hall. You will have the opportunity to have your blood pressure checked and your hearing tested by qualified professionals at the meeting.

Benefit Questions?

If you have questions about your benefits, coverage, or submitted claims, please contact the Plan Administration Office at 1-800-263-3564. Please do not contact GreenShield Canada.

We wish you the best of health for the coming spring and summer seasons.

Sincerely,

The Board of Trustees

Fernando Canonico

Mike Dingman

Alex Kish

Bowen LaFave

Art White

Bill Wilkinson