



## SHEET METAL WORKERS LOCAL UNION 30 BENEFIT AND PENSION TRUST FUNDS

### PLAN ADMINISTRATION: EMPLOYEE BENEFIT PLAN SERVICES

45 McIntosh Drive, Markham, Ontario L3R 8C7

Telephone: (905) 946-9700 • Toll Free: 1-800-263-3564 • Fax: (905) 946-2535 • Website: [www.lu30plan.com](http://www.lu30plan.com) • E-mail: [info@lu30plan.com](mailto:info@lu30plan.com)  
[www.facebook.com/SMWIAL30](https://www.facebook.com/SMWIAL30)

December 2024

## IMPORTANT NOTICE TO MEMBERS ABOUT IMPROVEMENTS TO YOUR BENEFIT PLAN AND OTHER IMPORTANT NEWS

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

### 2025 ALLOCATION OF \$400 TO HEALTH CARE SPENDING ACCOUNTS (HCSA)

The Trustees are happy to report that the HCSA will continue for 2025.

On January 1, 2025, an allocation of **\$400** will be deposited to the HCSA of:

- all active Plan members in Good Standing with the Union who are covered under the Benefit Plan as of January 1, 2025; and
- all retired Plan members in Good Standing with the Union who are covered under Plan A or Plan B as of January 1, 2025.

Expenses that can be paid from your HCSA are:

- Those that qualify for the medical expense tax credit under Canada Revenue Agency (CRA) Income Tax guidelines. The Benefits Online Access website has a link with information on eligible medical expenses.
- The portion of medical expenses not paid by the Benefit Plan, such as Ontario Drug Benefit (ODB) and other deductibles, co-insurance amounts and dispensing fees.

If you qualify, the 2025 allocation of \$400 will be added to your HCSA in January 2025. The January 2025 allocation will be available for you to use until December 31, 2026. Any money left over from 2025's \$400 allocation at the end of 2026 is forfeited and returned to the Benefit Fund in compliance with the Income Tax Act. The January 2024 allocation will be available for you to use until December 31, 2025.

The table on page 2 shows how the HCSA works.

Year of Allocation to the Health Care Spending Account	Health Care Spending Account Allocation	Last Day the Health Care Spending Account Allocation for the year is available
2023	\$500	December 31, 2024
2024	\$400	December 31, 2025
2025	\$400	December 31, 2026

While the Trustees anticipate the HCSA benefit will continue, it is important that members understand this may not be a permanent benefit. On a regular basis, the Trustees determine if future allocations can be made to the HCSA. Their decision is based on the Benefit Fund's financial results, overall claims experience and the expected future cost of benefits. The long-term financial stability and sustainability of the Benefit Plan are of primary importance.

You should submit your HCSA claims online to reduce the time it takes to process your claim. Please go to [app.greenshieldplus.ca/signin](http://app.greenshieldplus.ca/signin) to submit your HCSA claims.

**DENTAL BENEFIT IMPROVEMENT**

Eligible dental expenses incurred on or after January 1, 2025, will be reimbursed on the basis of the 2024 Ontario Dental Association (ODA) Suggested Fee Guide for General Practitioners.

**During 2024 the Trustees made the following significant benefit improvements for Active Members:**

- **Long Term Disability (LTD)** – the LTD maximum monthly benefit increased 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 increased from \$2,000 to \$10,000. The dependant life insurance benefit increased from \$1,000 to \$5,000 per dependant. These changes were effective with any new insurance claim incurred on or after May 1, 2024.
- **Mental Health Benefit** – the mental health benefit annual maximum increased from \$2,000 to \$3,500 effective with claims incurred on or after May 1, 2024.
- **Vision Care** – the vision benefit increased 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 increased 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 changed 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 increased to \$490.00 per month effective with the May 1, 2024 benefit month.

### During 2024 the Trustees made the following significant benefit improvements for Retired Members:

- **Life Insurance** – the life insurance benefit increased 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 increased 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 increased 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 no longer have to pay for the ODB current annual deductible of \$100.00.
- **Ontario Drug Benefit (ODB) Prescription Co-Payment** – effective with prescription drugs purchased on or after May 1, 2024, retired Members with Plan A coverage 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	January 1, 2025
Plan A	\$110.96	\$118.71	\$130.89
Plan B	\$64.51	\$70.42	\$79.94
Plan C	\$2.05	\$2.00	\$2.76

Please note that retired members pay the applicable premium or retail sales tax assessed by the government on the above amounts. In Ontario, this is 8%.

## FINDING A FAMILY DOCTOR

Many people currently do not have a family doctor. If you are searching for a family doctor, the Ontario government provides a service through Health Care Connect to assist with finding a family doctor. Below is a link to assist with finding a family doctor:

- <https://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner>

## **MEMBER ANNUAL MEETING**

The Plan Membership's Annual Meeting is currently scheduled for Tuesday, June 10, 2025, at 6:30 p.m. at the Union Hall. More information will be provided with the 2024 Annual Report.

## **ONLINE BENEFIT ACCESS**

Your new MemberXG portal shows your Benefit Plan eligibility status, contribution history, and beneficiaries.

**IMPORTANT NOTE: Every member needs to register for MemberXG, even if you had access to the previous portal.**

Below is a link to a tutorial for registering for the new portal access:

- [lu30plan.com/wp-content/uploads/2023/12/Sheet-Metal-Member-XG-Registration.pdf](https://lu30plan.com/wp-content/uploads/2023/12/Sheet-Metal-Member-XG-Registration.pdf) or visit [lu30plan.com/member-portal/](https://lu30plan.com/member-portal/)

Below is a link to register for the new portal access:

- <https://ca-member.gobasys.com/NJJM/main/#!/account/login?profile=SMW> or visit [lu30plan.com/member-portal/](https://lu30plan.com/member-portal/)

Included with the newsletter is a copy of the registration tutorial.

## **MEMBER ASSISTANCE PROGRAM (MAP)** Now we're talking.

The Plan's Member Assistance Program is administered by Family Services Employee Assistance Programs (FSEAP). FSEAP provides 24/7 free confidential counselling services for crisis support, advice and information by telephone, face-to-face or online. FSEAP assists with a broad range of personal and work-related issues, including personal/job stress, relationship issues, depression/anxiety, eldercare/childcare, additions, teen hotline, divorce, parenting, financial/legal issues, nutritional counselling, smoking cessation, life coaching and much more.

FSEAP has updated its website to provide more information on services and how to access services. The FSEAP website is [www.myfseap.ca](http://www.myfseap.ca).

**Group name: tosmwiamap**

**Password: myfseap1**

The toll-free number is 1-800-668-9920.

## **FILING CLAIMS ELECTRONICALLY**

Claims must be filed by your medical/dental services provider at the point of sale (i.e., at the pharmacy, dental office or medical clinic). Your providers can easily register for e-filing with the

Plan. Most providers will e-file a claim for you to save you time. The Plan will return paper claims to your provider so they can be filed electronically.

If your provider won't provide an e-filing service, you must file your claim electronically. Filing claims electronically provides for fast payment of your claims. If you need help with your electronic submission or have not registered for electronic payment with the Plan's electronic claims payment provider, please contact the payment support team for complete assistance at 1-888-711-1119.

### **CLAIM PAYMENTS BY DIRECT DEPOSIT**

When you file your claim electronically, your payment will be made by direct deposit. Direct deposit enhances the security of payments, shortens processing time, and reduces the cost of processing claims, including mail costs. If you have not enrolled for direct deposit, please contact the Plan Administration Office for the necessary form or download it (from the Benefit Plan section of the member website – [www.lu30plan.com](http://www.lu30plan.com). Direct Deposit Form).

### **BENEFIT QUESTIONS?**

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

### **PENSION PLAN ACTUARIAL VALUATION AS AT DECEMBER 31, 2023**

The Pension Plan filed an actuarial valuation report as at December 31, 2023, with the Financial Services Regulatory Authority of Ontario (FSRA). The following are highlights from the report:

- The market value of assets as of January 1, 2022, was \$706,032,568; assets increased to \$711,645,297 as of December 31, 2023.
- The return net of investment related expenses for 2023 was 11.23%.
- The Plan was 105.7% funded as of December 31, 2023. This was an improvement from 102.5% funded as of December 31, 2021.

### **PENSION PLAN AMENDMENTS**

The Trustees made technical amendments to the Plan text in 2024 regarding reciprocal agreements, the age 71 contribution limit, provisions for retirees who return to work and benefits for members with a shortened life expectancy.

Please contact the Plan Administration Office if you have any questions or require further information.

### **NEW ACTUARIAL STANDARDS FOR CALCULATING THE COMMUTED VALUE OF YOUR PENSION**

Effective January 1, 2025, the Plan has adopted the new Ontario Pension Benefits Act Regulations for the basis of how a commuted value is calculated. The Plan will calculate the

commuted value of a pension benefit in accordance with the Canadian Institute of Actuaries (CIA) Standards of Practice. The commuted value will be calculated based on the going-concern assumptions of the Plan.

### **ACTIVE MEMBERS CONTINUING TO WORK PAST AGE 71**

Due to changes in the *Income Tax Act, Canada*, effective May 1, 2022, the Plan cannot accept pension contributions for persons over the age of 71. If the Plan receives contributions for members still working after December 1<sup>st</sup> of the year they turn 71, those monies will be returned to the employer to be paid to the member as wages. Please note that, due to pension regulations, there may be a delay in the refunding timeline.

### **RETIRED MEMBERS RETURNING TO WORK**

Due to changes in the *Income Tax Act, Canada*, effective May 1, 2022, pension contributions paid in respect of a member who is retired and 63 or older will be returned to the employer to be paid to the retired member as wages. Please note that, due to pension regulations, there may be a delay in the refunding timeline.

### **SHORTENED LIFE EXPECTANCY**

If, because of a terminal illness or physical or mental disability, your life expectancy is less than two years, you may be able to terminate your membership in the Plan and receive the commuted value of your accrued pension. If you have an eligible Spouse, they must sign a written declaration consenting to you withdrawing your commuted value from the Plan. Please contact the Plan Administration Office if you have any questions or require further information.

### **NOTIFYING THE UNION OFFICE OF YOUR INTENT TO RETIRE**

If you plan to retire and commence your pension from the Plan, **you must inform the Union Office of your intent before your retirement date.** Please note that if you continue to work past your Normal Retirement Date (age 63), you will not receive retroactive pension payments from your Normal Retirement Date.

We wish you the best of health for the coming winter season.

Sincerely,

#### **The Board of Trustees**

Jason Addison

Sean Bush

Fernando Canonico

Shannon Kilgar

Alex Kish

Art White



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[www.facebook.com/SMWIAL30](https://www.facebook.com/SMWIAL30)

## Registration for Online Access to Member Account Information Sheet Metal Local 30 Benefit Plans - MemberXG

Your Plan Administration Office is pleased to provide you with a new, modern, secure portal to access your personal health and pension plan information. **The four steps to register for this new portal are below.**

Go to [lu30plan.com/member-portal](http://lu30plan.com/member-portal) and click “Click here to register or sign into Member XG.” If you have already registered for the new portal, you will not have to do so again.

**Step 1:** Once on the login page, **click “Create Account”.**



### Access your benefits.

Check your benefits 24/7, no need to call the administration office. Login with your email and password to continue.

someone@example.com

Password

[Log In](#) [Create Account](#)

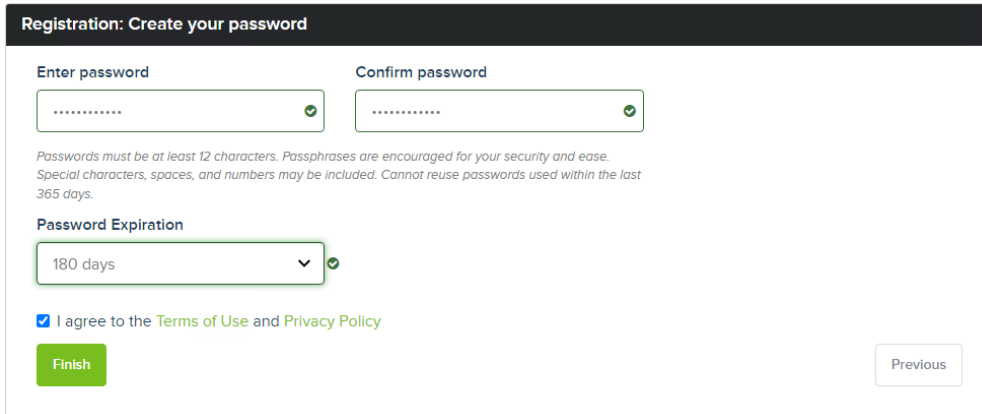
**Step 2: Enter your information in the required fields.** The information from each field **must match the personal information on our records exactly.** Please include the space in the postal code of your home mailing address (the example below uses the postal code “A1A 1A1” to illustrate the correct format). Your account username will be the email address that you enter. Once you have entered your information in the required fields, click “Next.”

### Registration: Create Your Account

<p>Email</p> <input type="text" value="YOUR_EMAIL@DOMAIN.CA"/>	<p>Confirm Email</p> <input type="text" value="YOUR_EMAIL@DOMAIN.CA"/>	<p>Get access to your benefits information anytime. Membership is FREE for members.</p> <p>Need Help? Click <a href="#">here</a> to learn how to create your MemberXG account.</p>
<p>First Name</p> <input type="text" value="SAMPLE"/>	<p>Last Name</p> <input type="text" value="RECORD"/>	
<p>Enter last 4 digits of SSN/SIN</p> <input type="text" value="7777"/>	<p>Date of Birth</p> <input type="text" value="01/04/1980"/>	
<p>ZIP Code/Postal Code (Postal code format A1A 1A1 capitalized)</p> <input type="text" value="A1A 1A1"/>	<p>Mobile Phone (optional)</p> <input type="text" value="(123) 456-7890"/>	
<p><a href="#">Next</a></p>		



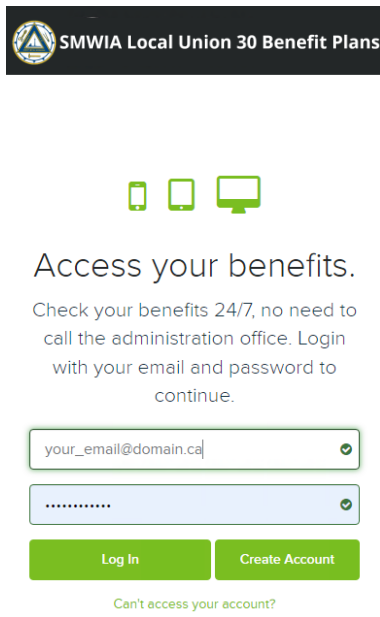
**Step 3: Create and confirm your password.** Your password must contain a minimum of 12 characters. You can click the “eye” icon on the right side of the bar where you are typing in the password to view and verify what you entered. Choose a password expiration date, **agree to the Terms of Use and Privacy Policy**, and click the “Finish” button to continue.



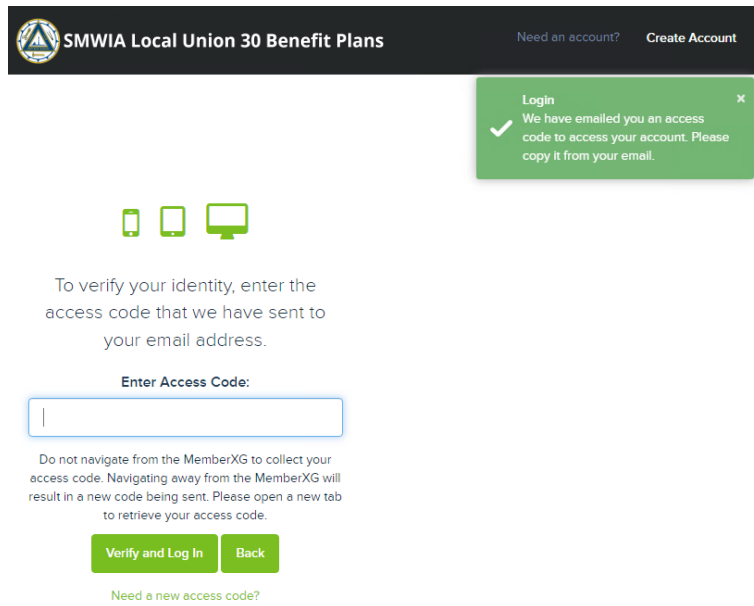
The form is titled "Registration: Create your password". It contains two input fields for "Enter password" and "Confirm password", both with green checkmarks. Below these is a note: "Passwords must be at least 12 characters. Passphrases are encouraged for your security and ease. Special characters, spaces, and numbers may be included. Cannot reuse passwords used within the last 365 days." There is a "Password Expiration" dropdown menu set to "180 days" with a green checkmark. A checkbox is checked with the text "I agree to the Terms of Use and Privacy Policy". At the bottom are two buttons: "Finish" (green) and "Previous" (white).

**Step 4:** After the registration is complete, your session will be returned to the login page. **Enter your email and password.**

**An access code will be sent to your email when you first log in.** Copy and paste or type this access code into the Member Portal window to gain access to your online account. ***The access code will expire in 10 minutes.*** You can request another code to be resent if you are unable to enter the code within the required time.



The screenshot shows the login page for "SMWIA Local Union 30 Benefit Plans". It features three device icons (phone, tablet, desktop) and the text "Access your benefits. Check your benefits 24/7, no need to call the administration office. Login with your email and password to continue." There are two input fields: one for email (containing "your\_email@domain.ca") and one for password (with a green checkmark). Below are "Log In" and "Create Account" buttons. A link "Can't access your account?" is at the bottom.



The screenshot shows the access code verification page for "SMWIA Local Union 30 Benefit Plans". It features three device icons and the text "To verify your identity, enter the access code that we have sent to your email address." There is an "Enter Access Code:" input field. Below it is a note: "Do not navigate from the MemberXG to collect your access code. Navigating away from the MemberXG will result in a new code being sent. Please open a new tab to retrieve your access code." There are "Verify and Log In" and "Back" buttons. A "Need a new access code?" link is at the bottom. A green notification box in the top right says "Login We have emailed you an access code to access your account. Please copy it from your email."

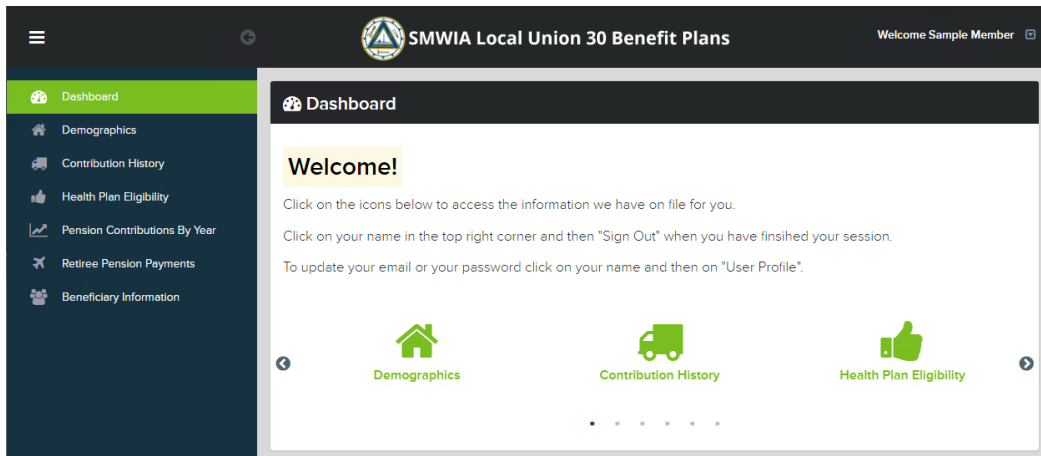
The access code is part of the web security practices in place to keep your information secure. You will receive an access code the first time you access the Member Portal for each device you use to log in or if you change your account.

**Once you enter your access code, your registration is complete!** Please check out the rest of this document to learn more about your new portal.

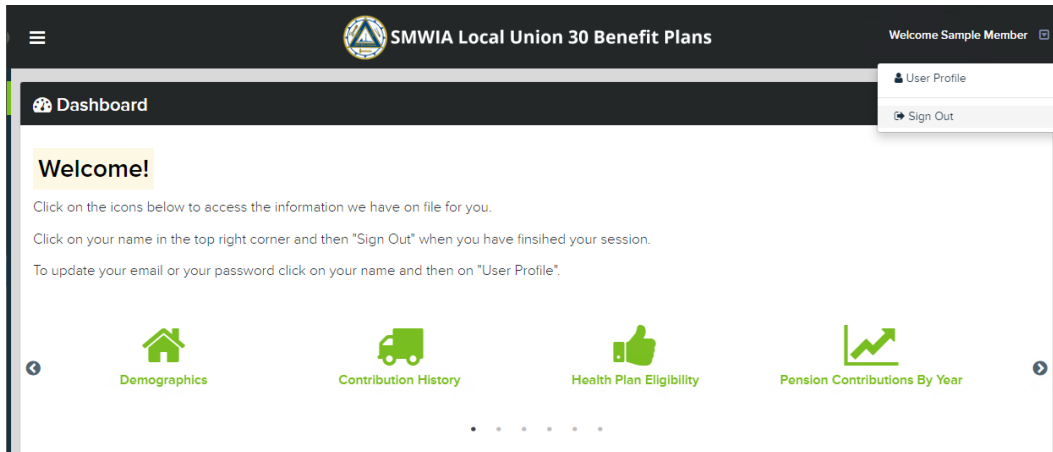


**You will have access to these six pages of information.** To learn about these six information pages, visit [lu30plan.com/member-portal](http://lu30plan.com/member-portal) and see the document “[Sheet Metal Local 30 MemberXG Tutorial.](#)”

1. Demographics
2. Contribution History
3. Health Plan Eligibility
4. Pension Contributions by Year
5. Retiree Pension Payments
6. Beneficiary Information



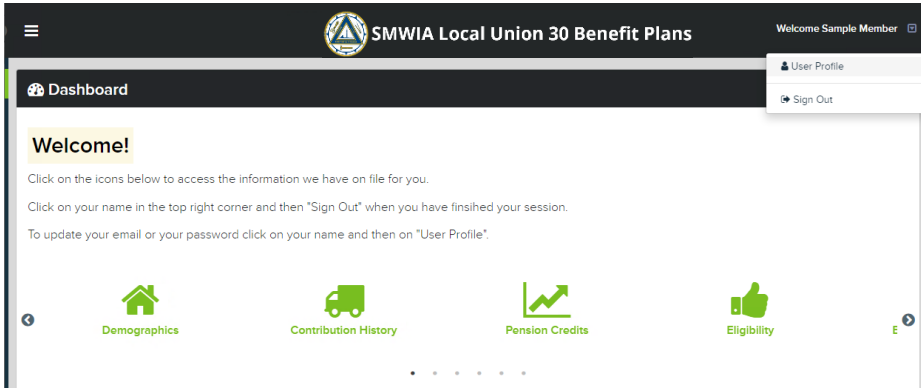
**When you are ready to log out,** click on your name in the top right corner, click “Sign Out” and close your browser window.



**If you have an issue after logging into your account,** you can click on “Can’t access your account.” You will be asked to enter the same information as when you registered to reset your account.

A screenshot of the "Can't Access your Account" form. The form has a dark header with the logo and the text "SMWIA Local Union 30 Benefit Plans" and "Already registered? Log In". The form contains two radio button options: "I forgot my password" (selected) and "I forgot my login (email)". Below the first option is a text input field for "Email Address" with the placeholder text "your\_email@domain.ca" and a green checkmark icon. Below the second option is a green "Next" button.

To change your password, click on your name in the top right corner and click “User Profile.”



You can change your password in the Security Settings tab:

Personal Settings   **Security Settings**

### Change Password

Old password

New password

Passwords must be at least 12 characters. Passphrases are encouraged for your security and ease. Special characters, spaces, and numbers may be included. Cannot reuse passwords used within the last 365 days.

Confirm password

Password Expiration

180 days

**Update**   Cancel

If you require assistance or have questions regarding your access, please contact the Plan Administration Office staff at 1-800-263-3564 or by email at [info@lu30plan.com](mailto:info@lu30plan.com). Our full contact listing is on this page: [lu30plan.com/contact-information/](http://lu30plan.com/contact-information/).