

SPECIAL
POINTS OF
INTEREST:

- Clearer Definition of Common Law Spouse and Coverage
- Welfare Membership Meeting
- Pension Plan Actuarial Valuation Completed 2009
- Asset Allocation

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The Pipewrench

NOVEMBER 2010

U.A. Local 67 Welfare Plan

Welfare Plan Amendment

The Board of Trustees have recently amended the Local 67 Health & Welfare Plan eligibility for a common law spouse.

The new amendment provides a clearer definition of a common law spouse, specific to the Local 67 Health & Welfare Plan. It also requires the member to submit a sworn affidavit of a common law spouse in order to add a com-

mon law spouse to be covered under the group insurance plan.

Definition of Common Law Partner

A Common Law partner is a person of either sex



with whom the member has:

Lived within a conjugal relationship for a period

greater than twelve (12) months; and is publicly represented as their spouse. Coverage for a member's common law partner will commence on the first day of the month that follows the month in which the member notifies the Administrator in writing of the addition of their common law spouse to the Welfare Plan coverage. Written notification must take the form of an affidavit sworn before a Notary or a Commissioner for taking oaths and affidavits.

Common Law Spousal Coverage

Effective January 1, 2011, a common law spouse or partner must be an individual with whom the member has been co-habiting continuously for a period of at least 12 months and

whom you publicly represent as your spouse. Written proof in the form of a sworn affidavit must be provided for any new spousal coverage after January 1, 2011. A standard form will be

provided upon request for common law coverage. Please note that under the Welfare Plan group benefits, you can only cover one spouse at any given time.

Member Enrollment Forms



The Board of Trustees urges every member to ensure that their enrolment forms for both the Health & Welfare Plan and the Pension Plan are current and up to date.

We can only ensure that any benefits arising from your death are paid according to your

wishes if your beneficiaries listed on your enrolment forms are kept up to date. If there is a court order in place for named beneficiaries, it is essential that we have a copy of the court order on file to ensure that any benefits payable are properly carried out upon a member's death.



Welfare Membership Meeting

**NOVEMBER 30
2010**

**WELFARE
MEMBERSHIP
MEETING**

**SUN LIFE
DATE OF
INCEPTION
SEPTEMBER 1, 2009**

The Board of Trustees have scheduled a membership meeting to be held on Tuesday, November 30th at 7:00 p.m. in the Local 67 Union Hall. Presentations and topics will include:

Green Shield Canada – Dental, Drug and Supplementary Health Care experience and update.

Sun Life Financial – Short-Term Disability, Long-Term Disability, Life Insurance Benefit

BDO Canada – Welfare Plan funding and audit. We are encouraging all members (spouses included) to attend. Please call Reliable Administrative Services Inc. today to reserve your spot!

Sun Life Financial

As of **September 1, 2009**, Sun Life Financial is providing benefits for short-term disability, long-term disability and life insurance; replacing Manulife Financial.

Effective September 1, 2009, any non-occupational claims for the long-term disability with a date of onset of illness or injury after September 1, 2009, will now be paid

through Sun Life Financial; under an insured long-term disability program. Please see your "Benefit Booklet" for terms and conditions.

Workplace Safety and Insurance Board Plan (W.S.I.B.)



Members are encouraged to submit all medical or dental claims that are di-

rectly related to an occupational injury for which you are in receipt of W.S.I.B. Benefits, to the W.S.I.B. for reimbursement. The Board of Trustees understand that there may be a gap between the date of your injury and the date of approval of your W.S.I.B. claim. Please notify Green Shield and your pharmacist as soon as possible.

This will directly result in containing the cost of your Local 67 Welfare Plan.



We are in the process of developing and improving our website to better serve you. We hope to provide our members with access to forms, newsletters and correspondence from your Board of Trustees and links you may be interested in.

COME VISIT US IN 2011

S.U.B. Plan

Payment of S.U.B. benefits has been suspended until the assets of the fund reach a level at which benefits could be paid out and sustained for a reasonable period of time. You will be advised by the Board of Trustees when payment of S.U.B. benefits will be re-

sumed; including the weekly rate of payment.

Pension Plan

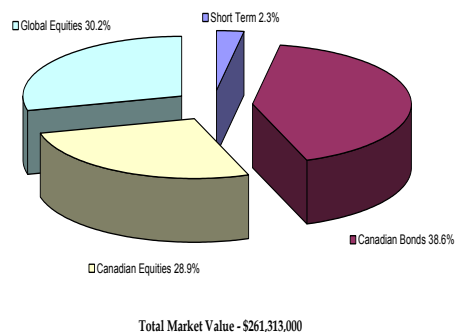
An actuarial valuation of the Local 67 Pension Plan was recently completed for 2009.

The Board of Trustees will be sending an annual report to the membership on

your pension plan.

Details and results of the Pension Plan Valuation will be included in this report as well as other information pertinent to the Local 67 Pension Plan.

ASSET ALLOCATION - September 30, 2010



Your Board of Trustees
Working For You!

Board of Trustees

Leslie Ellerker, Chairman
Victor Langdon, Secretary
Dennis Christie
Dave Cobb
Ross French
Dave Marcus
Jeff Maxwell

Please be aware that if you have a request, suggestion or have been denied for items not included in the Benefit Booklet, please feel free to write (in confidence) to the Board of Trustees for consideration of payment.



Reminders

Local 67 Welfare Plan
does NOT cover:

Private or semi-private hospital rooms

Dispensing fee for prescriptions

Be sure to shop around for the lowest dispensing fees!

Discuss your dental coverage with your dentist prior to treatment to ensure you will be covered and submit to Green Shield a pre-determination.

Summary of Cash & Investments As of September 30, 2010 Pension Fund

Cash	\$ 750,848
Investments (At Market Value)	\$261,313,000
TOTAL	<u>262,063,848</u>

Keep a copy of your Quarterly Benefit Statements and always check that your hours earned are being remitted and are correct!

All claims must be submitted to Green Shield within 12 months of the date of the expense or treatment.

Green Shield only covers dental services based on the previous year's Ontario Dental Association fee guide. Please see your Benefit Booklet for details.

Green Shield has implemented a new monitoring service for payment of vision care expenses to ensure that your vision care providers are conforming to the claims payments rules. The Welfare Plan only covers one single pair of single vision, bi-focal or tri-focal lenses and frames.

For any inquiries about your Extended Health & Dental claims history, you will need to call **Green Shield** at **1-888-711-1119**.

There is a link to the Green Shield website for forms, etc.
www.greenshield.ca/English/PlanMembers/Forms/

If you prefer to receive your Pipewrench Newsletter by email, please forward your email address to us.

Did you know.....

You can access the following documents on the internet at:

www.reliableadmin.com Benefit Booklet
Pipewrench