

# UA LOCAL 46 TORONTO



936 WARDEN AVENUE  
TORONTO, ONTARIO  
M1L 4C9  
E-MAIL  
office@ualocal46.org

295 EDGEHILL DR.  
BOX 613,  
BARRIE, ONTARIO  
L4M 4V1

TORONTO OFFICE (416) 759-6791  
BARRIE OFFICE (705) 722-3006  
TOLL FREE 1-866-915-2799  
TRAINING DEPT. (416) 759-9351  
TORONTO FAX (416) 759-7346  
BARRIE FAX (705) 722-0754

BUSINESS MANAGER  
TERRY SNOOKS

PRESIDENT  
BILL SIGNAL

SECRETARY-TREASURER  
JOE DI MASO

VICE-PRESIDENT  
DAN COX

BUSINESS REPRESENTATIVES  
BRENDAN TRAYNOR  
THOMAS O'HARA  
SCOTT MORRISON  
STEVEN MARSHALL  
JAMES EVERETT  
ROBERT BROOKER  
PAUL BOYLE  
BUSINESS AGENT/ORGANIZER  
REG KENWELL

December 13, 2016

## Changes to the Local 46 Health Benefits and SUB Plans

The Trustees of the Local 46 Benefit Plans are very pleased to advise Members of the following improvements to our Health Benefits and SUB Plans. The changes to the Health Benefits Plan apply to all eligible members of Local 46 while changes to the SUB Plan apply to eligible members who participate in the SUB (which in general terms does not include members of the Low Rise residential sector).

### Health Benefits Plan

The Health Benefits Plan already provides substantial life insurance, prescription drugs, medical, vision care, dental, disability and other benefits to members, including assisted coverage for our unemployed, disabled and retired members, at a very attractive and low cost. These benefits are being enhanced further effective January 1, 2017, as follows:

1. The **life insurance** benefit will increase from \$100,000 to \$110,000 for active members and from \$15,000 to \$16,500 for pensioners. This represents a 10% increase in the life insurance benefit. The AD&D and common carrier benefits will also increase by 10%, to \$110,000 and \$220,000 respectively.
2. The **dependent life insurance** benefit will also increase from \$7,500 to \$10,000 for an eligible spouse and from \$2,500 to \$3,500 for an eligible dependent child.
3. The **short term disability** benefit is being increased from \$513.50 per week to \$543.00 per week. This is a \$29.50 per week (or a 5.7%) increase in the benefit. Members in good standing with Local 46 and who are currently in receipt of short term disability benefits will also receive this same increase for periods of disability after December 31, 2016.
4. The monthly **long term disability** benefit is being increased from \$2,225 to \$2,350, a \$125 per month (that is, a 5.6%) increase. Members in good standing with Local 46 and currently in receipt of long term disability benefits will also receive the same increase for periods of disability after December 31, 2016. Note that the Canada Pension Plan also pays a disability benefit to those who qualify. Any such benefit would be paid on top of the benefit paid from our Plan (currently, the CPP pays up to \$1,291 per month plus \$238 per month per dependent child).
5. The **vision care** benefit is also being increased by \$50 (or 11.1%) from \$450 to \$500 every two years (for eligible active members, pensioners and their dependents). The coverage for the cost of eye examinations will increase from \$67.50 to \$75 every two years.

# UA LOCAL 46 TORONTO



936 WARDEN AVENUE  
TORONTO, ONTARIO  
M1L 4C9  
E-MAIL  
office@ualocal46.org

295 EDGEHILL DR.  
BOX 613,  
BARRIE, ONTARIO  
L4M 4V1

TORONTO OFFICE (416) 759-6791  
BARRIE OFFICE (705) 722-3006  
TOLL FREE 1-866-915-2799  
TRAINING DEPT. (416) 759-9351  
TORONTO FAX (416) 759-7346  
BARRIE FAX (705) 722-0754

BUSINESS MANAGER  
TERRY SNOOKS

PRESIDENT  
BILL SIGNAL

SECRETARY-TREASURER  
JOE DI MASO

VICE-PRESIDENT  
DAN COX

BUSINESS REPRESENTATIVES  
BRENDAN TRAYNOR  
THOMAS O'HARA  
SCOTT MORRISON  
STEVEN MARSHALL  
JAMES EVERETT  
ROBERT BROOKER  
PAUL BOYLE  
BUSINESS AGENT/ORGANIZER  
REG KENWELL

- For pensioners and their dependents, the lifetime maximum benefit for **major dental** treatment is being increased by \$1,000, from \$2,000 to \$3,000.
- The **fee guide** for the reimbursement of **dental care** expenses will be increased from the 2015 to the 2016 Ontario Dental Association General Practitioners' fee guide for active members and pensioners, and their dependents. The dental fee guide will be updated again by one year in both 2018 and 2019.

*(Please note that the benefit improvements in 4 to 6 above apply to expenses incurred for supplies or services received on or after January 1, 2017)*

## SUB Plan

- The weekly benefit payable for eligible periods of unemployment on and after January 1, 2017 will increase by \$15, from \$165 to \$180 per week. The drawdown or deduction from members' SUB banks will also increase, by \$5 from \$55 to \$60, for each \$180 of SUB weekly benefit paid to a member.

The Trustees are considering additional modifications so keep an eye out for further improvements and changes to our benefit plans in the new year. For now, we would like to take this opportunity to extend our best wishes for the upcoming holiday season and a happy and prosperous 2017.

Fraternally yours,

Your Benefit Plan Trustees

Joe Di Maso (Chair)  
Craig Carr (Vice Chair)  
Mitch Griffiths  
Steve Marshall  
Tom O'Hara  
Bill Signal  
Terry Snooks

Cope343//ck