



BENEFIT PLAN

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www.teamstersbenefits.ca

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Dear Benefit Plan Members:

As you know, the Trustees of the Teamsters' National Benefit Plan meet regularly to discuss the various benefits provided by the Plan and the financial position of the Trust.

In response to input from the Membership and in consultation with the Plan's Actuary, in 2016 the Trustees were pleased to be in a position to implement the following **Plan improvements**:

Accidental Death and Dismemberment Insurance (A.D. & D.)

- Principal Amount increases from \$60,000 to \$120,000
(Please contact our office for details regarding this provision.)

Eligibility Provisions

- Coverage for dependent children will now remain in place to age of 21 (previously age 19). Please note, the unmarried dependent child must rely on you principally for support and reside with you.
- Separation or Divorce / Coverage for Dependent Children
In the event that a Plan Member is legally separated or divorced, coverage for the dependent children will remain in effect. Dependent children shall include any child who resides with the Member's former Spouse and meets all other conditions of being a dependant. (Please note, the former Spouse will not be eligible for benefits under the Plan unless a court order requires the Plan to provide coverage.)

Dental Benefits

- The Plan now provides Basic (100%) coverage for:
Composite (white) fillings on molar teeth (permanent adult molars only)
Free soft tissue grafts.
Coverage for general anesthetic.

Extended Health Benefits

- Prescription eyeglasses, prescription contact lenses or fees for corrective laser eye surgery, when prescribed by a physician is increased from a maximum combined benefit of \$250 to **\$300 per person** in any 24 consecutive month period. It is important to note the 24 month limit is administered to the exact date.

Weekly Indemnity

- **Effective January 1, 2016** the Weekly Indemnity (W.I.) benefit was increased from \$500 to \$550 per week.
- **W.I Claims of a Short Duration - at the discretion of the Plan Administrator**, for illness related claims where the Plan's office has confirmation that a Member has returned to work after 5 consecutive calendar days (please note this includes weekends), the physician's statement will not be required.

Please note, the Short Duration W.I. Claims still require the completion of **page 1** of the Weekly Indemnity Claim form. Page 1 of must be completed in full by the Plan Member and the Employer. As noted, the physician statement (reverse page 2) **is not required** for the Short Duration Claims. *It is important to note that Weekly Indemnity forms for Short Duration claims which are not completed in full will be returned and may require the completion of the physician's statement.*

Long Term Disability Benefits

- Effective January 1, 2016, the Long Term Disability benefit was increased from \$1000 to \$1200 per month.

Optional Group Life Term Insurance

- Optional Group Term Life Insurance is available to Members of Teamsters Local Union No. 31. You and/or your Spouse may obtain additional term life insurance considered Optional Life Insurance, at a reduced "group rate".
- It is important to note that you must be a Member of Teamsters' Local 31 at the time of your application.
- **Please note, the decision to obtain an Optional Life policy is entirely yours. Once the policy is in place, Teamsters Local Union No 31 and / or the Teamsters' National Benefit Plan have no further involvement.**
- Once Optional Life coverage is approved by Great West Life, it will continue regardless of your Membership in Teamsters Local Union No. 31 subject to payment of premium.

Brochures, application forms, beneficiary change forms and banking change forms for Great West Life Optional Life insurance are available at:

*Teamsters Local Union No. 31
#1 Grosvenor Square
Delta, BC*

*Teamsters' National Benefit Plan
1610 Kebet Way
Port Coquitlam, BC*

Retiree Benefits

- Under certain criteria, Extended Health and A.D. & D. benefits are now available to Retirees. Please see the Plan's website or contact the Plan's office for details regarding eligibility.

We remind you that your Benefit Plan Booklet is a good source of information regarding details of your coverage. Please watch for our updated Benefit Plan Booklet in June 2017.

The Plan's website is also an excellent source of information, www.teamstersbenefits.ca

Should you have questions regarding your coverage, please don't hesitate to call us directly at 604-552-2650 or toll free at 1-800-478-8111.

We take pride in our continued personalized assistance when speaking to our Plan Members.

Kelly Nicholson, Administrator