



## Labourers' Local 493 Welfare Trust Fund

Mike Rvan  
Trustee

Ross Milne  
Trustee

Mike Belanger  
Trustee

April 13, 2022

Dear Members of the Local 493 Benefit Plan.

Last month we sent out, via email, a survey regarding our Group Benefit Coverage. We received a good response, and we thank those who took the time to have your voices heard. Upon review of the plan, and taking into account the survey results, there are several amendments coming up. It is our responsibility, as Trustees, to maintain a fiscally responsible plan, while providing the benefits that support most of the members. We have analysed the cost benefit for our members and are happy to announce many improvements, along with some necessary reductions (that will affect few members).

### **Effective July 1 Plan Changes**

- Dental – Increase to 85% based on a one-year fee guide lag-advise your dentist you are now on a one-year lag as most will bill accordingly. Recalls are now every 9 months.
- Vision – Eye exams capped at \$100.00, included in \$500 max every 24 months. Laser eye surgery now under vision care spend.
- Drug Benefit - 100% to an annual maximum of \$10000.00. If you fall into the few that have high-cost medications required, talk to your physician and pharmacist about financial assistance from the pharmaceutical companies and the province. Our provider will notify you by mail or email if you are approaching the maximum.
- Low Dose aspirin removed from coverage.
- Freestyle Libre will be covered for those who are insulin dependent only.
- Hearing Aides – Increase to \$500 per ear every 5 years
- Employee Assistance Plan cancelled (little utilization, requests were for mental health); therefore; Mental Health Coverage for Social Worker/Psychologist/Psychoanalyst/Psychotherapist available to a maximum of \$1000 per year as a stand-alone benefit.
- Paramedical - including Massage, Physio, Chiro etc. (see booklet for list). Combined total increased to \$1000.00 per year
- Medical Supplies and Equipment-covered for medical reasons with a physician referral to a maximum of \$3000/year – Check the booklet for listing as this has been revised.
- Short Term Disability increased to \$500/week, total 26 weeks, integrated with EI
- Long Term Disability – Available after 5 years of service to a max of 24 months payable at \$1500/month
- Out of Province/Country Coverage – Back on the plan after Covid restrictions for Active Members only. You will receive a new pay direct card with your travel information on the back.
- Bereavement Pay increased to \$200/day (**as of April 1, 2022**)

PLEASE NOTE: All plan details will be updated and a new booklet will be available at [www.local493.com/benefits](http://www.local493.com/benefits) or by contacting our office at 705-805-5601 or [benefits493@liunalocal493.ca](mailto:benefits493@liunalocal493.ca)

**It is extremely important for you to review the booklet to be aware of eligibility and coverage.**

Should you have any questions or concerns, please reach out to Benefits Services at 705-805-5601 or [benefits493@liunalocal493.ca](mailto:benefits493@liunalocal493.ca)

Regards,  
The Trustees of the Local 493 Welfare Trust Fund