

UFCW LOCAL 401 - REAL CANADIAN SUPERSTORE BENEFIT TRUST FUND BOARD OF TRUSTEES ANNOUNCE BENEFIT IMPROVEMENTS

The UFCW Local 401 – Real Canadian Superstore Benefit Trust Fund provides health coverage to eligible unionized part-time employees who work at Real Canadian Superstores and Liquorstores.

A Board of Trustees, appointed by the Union and the Employer, regularly reviews the financial health of the Fund. Based on the current assets, and continued contributions being made by the Employer on your behalf, the Trustees have determined that Plan improvements can be afforded.

The Board is pleased to announce the following improvements to the Plan.



For all claims incurred on or after **January 1, 2016**, the following improvement has been made:

- ▶ Your annual Prescription Drug Maximum has been increased from \$2,000 to **\$5,000**, for you, and each of your eligible Dependents.

For all claims incurred on or after **September 1, 2016**, the following improvements to your existing benefits have been made:

- ▶ You and your Spouse's reimbursement for vision care benefits have been increased from a maximum of \$200 to **\$250** in any 24-month period.
- ▶ Vision care benefits for your Dependant Children, under age 19, have also been improved. The reimbursement has been increased from a maximum of \$200 to **\$250** and in addition will now be payable in any **12-month period**, rather than any 24-month period.
- ▶ The restriction on **transitional lenses** has been removed. Vision claims that include an expense for transitional lenses are now eligible for reimbursement, within the \$250 limit.

Several new benefits have also been added to your Plan.

For all claims incurred on or after **September 1, 2016**, the following benefits have been added:

- ▶ Coverage for Chiropractic and Physiotherapy treatments are now covered by the Plan. You and your Dependents can each claim a maximum of **\$600** per calendar year for chiropractic and physiotherapy expenses combined.
- ▶ Your Dependents are now eligible for reimbursement of up to **\$350** for massage therapy expenses per calendar year. *Coverage for Member massage therapy, at \$350 per calendar year, was added to the Plan on September 1, 2015.*

Note: In order to be eligible for reimbursement, all massage therapy claims, including Member claims, incurred on and after September 1, 2016, must be accompanied by a medical Doctor's referral. This requirement has been added to ensure that only medically recommended massage therapy is reimbursed.

In addition, the Board will introduce an online member portal, by January 2017. This portal will allow members access to their benefits online to: confirm their coverage status, review the status of claim reimbursements, confirm sick day entitlement, and view or print benefit booklets. Further information will be provided via mail and online as the introduction date of the online member portal approaches.

Your Board of Trustees is very pleased to provide these improvements and make the additional coverage available to you and your family. **For more information regarding your Plan, call the Administrator at 1-866-342-3513.**

