



Building on our strengths

Ontario Ironworkers / Rodmen

Benefit & Pension Plans

Updated as of July 2019

www.ontarioironworkers.com



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» Contacting the Administrator

If you have any questions about your benefits or pension, please contact the Administrator:

○ ONTARIO IRONWORKERS/RODMEN BENEFIT PLAN ○

Administrators Corporation
111 Sheppard Avenue East
Toronto, Ontario M2N 6S2
Greater Toronto and surrounding areas: (416) 223-0383
Toll-free number anywhere in Canada: 1-800-387-8075
Fax: (416) 223-0956
Web: www.ontarioironworkers.com

Please be sure to have your social insurance number (SIN) or member certificate number (MCN) handy when you call for personal benefits information.

When writing to the Administrator, please include your:

- name printed clearly (as listed on your employer's payroll),
- social insurance or member certificate number,
- full address and telephone number (including area code),
- union local number, and
- name of current or most recent employer.

» Our website – www.ontarioironworkers.com

You'll definitely want to add our web address to your favourites. Not only does it give you 24-hour-a-day access to the latest information about your Ironworkers pension and benefit plans, it also offers:

- a secure member login feature so that you can view your personal data on file with the Administrator, including your complete union history, current hour-bank balance, your annual pension statements and a record of employer contributions;
- a powerful personal pension calculator that lets you view the amount of pension you have already earned; how much you can expect to receive when you retire; and what you'll get if you leave the plan, change the number of hours that you work, etc.;
- forms;
- e-mail access to the Administrator; and
- links to related sites.

Your member certificate number (MCN) is a personal identifier used by the Administrator in place of your social insurance number (SIN) for all purposes other than tax reporting. You may use either your SIN or MCN when writing to the Administrator.

» Ben-Check app for Apple and Android devices

In addition to our website, we've also created an app – called "Ben-Check" – available for iPhone, iPad and Android devices. Ben-Check provides your key pension data, employer contributions, annual statements and plan newsletters when you're on the go.

The Ben-Check app is available for FREE from the App and Play Stores.



Downloading the app

For iPhone or iPad	For Android devices
<ol style="list-style-type: none">1. Open the App Store on your iPhone/iPad.2. In the Search bar, type "Ben-Check" and tap the Search button.3. You should see the Ben-Check app in the Search results. Tap on this item.4. To install, tap on the FREE button, then INSTALL and enter your Apple ID Password.5. The Ben-Check app will be installed on your Home screen. Once it has loaded, tap the Ben-Check icon to open the app.	<ol style="list-style-type: none">1. Open the Play Store on your device.2. In the Search bar, type "Ben-Check" and tap the Search button.3. You should see the Ben-Check app in the Search results. Tap on this item.4. To install, tap INSTALL then ACCEPT.5. The Ben-Check app will be installed on your APPS screen. Once it has loaded, tap the Ben-Check icon to open the app.

The first time you open Ben-Check...



- You will be prompted to enter a Plan Registration Key.
 - Enter: **oiw**
 - Tap the **Register** button.
 - You will receive confirmation that your registration was successful.
For iPhone or iPad, tap **OK**.
- Next, you will be prompted to enter a **Username** and **Password**.
 - Enter the same username and password that you use to log into **www.ontarioironworkers.com**.
 - Tap the **Sign In** button.
 - If you do not already have a password for the Ironworkers website, go to **www.ontarioironworkers.com** from your desktop computer and click the **"Register here"** link in the Sign In box.

*Note that you will remain logged into the app after your initial login – so you do not have to re-enter the above information every time you open the app. However, you can log out of the app at any time by tapping **Settings → Clear login information**.*



Using Ben-Check

The Ben-Check app was designed with ease-of-use in mind. Just a few tips to help get you started:

- To navigate between sections, use the tab bar at the top of the screen.
- You can scroll through each page by swiping the screen.
- If you find an error in any of your personal info or hours records:
 - **iPhone or iPad:** tap on the “Report data problem” button on the Info page to send a message directly to the Administrator.
 - **Androids:** tap on the Settings icon:  in the top right corner then hit “Report data problem” to send a message directly to the Administrator.
- To refresh your data, click on the refresh icon: 
 - **iPhone:** on the Info page.
 - **iPad:** on the tab bar at the bottom of the screen.
 - **Androids:** at the top of the screen.

WHO MANAGES THE PLANS +++



» Board of Trustees

The plans are governed by a Board of Trustees, which includes both union and employer representatives. The Trustees' main objective is to ensure that the plans are well managed. The current Trustees are:

UNION TRUSTEES	EMPLOYER TRUSTEES
Cory Burke (LOCAL 786)	Walter Koppelaar
James Hannah (LOCAL 736)	Mark McCormick
Fred MacPherson (LOCAL 721)	Jack Mesley
Jason Roe (LOCAL 700)	Pat Cimek
Donald Melvin (LOCAL 765)	Gianni Grossi
Wayne Thibault (LOCAL 759)	

One of the Board's key responsibilities is to choose the experts required to help run the plans. Once they've chosen these professionals, it's up to the Trustees to manage them and monitor their performance.

The Trustees are also responsible for deciding how the funds are invested. These decisions are guided by a formal Statement of Investment Policies and Procedures. This statement outlines the funds' overall investment goal which is "to provide members with the greatest benefits within reasonable risk tolerances." To see a copy of the statement, please contact the Administrator. For more investment details, go to "**Financial info**" under the General Information section of our website.

The Ironworkers Ontario Pension Fund is regulated by federal and provincial legislation. It is registered with the Canada Revenue Agency (CRA) and the Province of Ontario under Reg. No. 0206938.

» Administrator

The plans are administered by the Ontario Ironworkers/Rodmen Benefit Plan Administrators Corporation. The key role of the Administrator is to run the day-to-day operations of the plans.

» Auditor

Darryl G. Sibley, C.A. prepares the plans' annual financial statements.

» Consultants and actuaries

Eckler Ltd. conducts regular plan reviews, provides plan design advice, assists with member communications, and monitors investment performance.



Ontario Ironworkers Benefit Plan





GENERAL INFORMATION

There are many advantages to being a member in good standing with an Ontario Ironworkers local. Your group benefit plan is one of them. If you've ever tried to buy medical, dental, or disability coverage on your own, you already know how expensive it is and how difficult it can be to come by. To help make sure that we can continue to provide these benefits to our members, there are some important things for you to know:

» It takes a team effort to keep our plan healthy

Most of your benefits — including health, dental, and disability — are self-insured. This means that after claims are approved, they are paid directly from contributions. There's no big insurance company picking up the tab — and there's a limited pool of money to pay for benefit claims.

There's no big insurance company picking up the tab – and there's a limited pool of money to pay for benefit claims.

» Benefit costs continue to increase

It is not unusual for benefit costs to increase at a faster rate than the consumer prices. Three things are driving costs higher:

- 1. New therapies.** We have seen a change in the kinds of therapies being reimbursed under our plan. Apart from the usual drug expenses, which account for most of our health care costs, we have seen an increase in the use of other paramedical practitioners, such as massage therapists, physiotherapists, and chiropractors.
- 2. New drugs.** The pace of medical advancement is amazing. Almost daily, it seems, there are new drugs available to help us beat or cope with illness and disability. But these new drugs are much more expensive than drugs of the past. That means higher costs for benefit plans.
- 3. Cost shifting.** In the past, we relied on government plans to cover most of our health care needs. But when governments trim costs, a bigger "slice" of our health care expenses is being picked up by plans like ours. And to make matters worse, even other insurance plans, such as Ontario auto insurance, are now passing along increases in health and disability costs.



» Steps we can take to protect our plan

Individually, there's not a lot we can do about new therapies or controlling drug prices, but there are some steps we can all take to help keep our benefit costs down.

- **Coordinate your coverage.** If you or your spouse are covered by another plan, tell the Administrator. That way, we can make sure both plans pay their fair share.
- **Use it wisely.** Make no mistake about it — the purpose of your benefit plan is to make sure you and your family have access to adequate health care and help with your costs. Use it if you need it. But use it wisely.
- **Shop and compare.** Spend the plan's money like it was your own. Take the time to do some comparison shopping before buying items or services that you will submit as a claim under the plan. Following these steps will help us keep a lid on costs. That, in turn, will allow us to continue offering quality benefits.

The benefits provided by the plan are intended to supplement benefits provided by your provincial health plan. New medical treatments and changes in services provided by your provincial health plan will not automatically be covered under the Ironworkers plan.

HOW THE PLAN WORKS

» Joining the plan

To join the Ironworkers benefit plan, you must be:

- a member "in good standing" with the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers (the "union") and belong to:
 - a participating local; or
 - a non-participating local that has signed a reciprocal agreement with us; or
- a probationary member (not yet initiated into the union).



Participating locals include: Ironworkers and Rodmen Locals 700, 736, 759, 765, 786, and Ironworkers Local 721. **Rodmen Local 721 is not a participating local.**

To be "in good standing" means your union dues are up-to-date with your home local.

You must first complete an Enrolment/Change Form and return it to the Administrator. Your coverage starts on the first day of the second month after you have a total of 200 bank hours in your hour-bank account (a total of 600 hours if you are a probationary member). See “Bank hours” for more information.

Example: If you work 100 hours in July and 100 hours in August, you will have 200 bank hours and your coverage will begin on October 1st.

If you are a member in good standing with a local that has signed a reciprocal agreement (other than Rodmen Local 721), you can either join our plan or stay in your own local's plan. If you join our plan and choose to keep your coverage in Ontario, contributions will be deposited to your hour-bank account. If you choose to stay in your own local's plan (or you are a member of Rodmen Local 721), contributions will be returned to your home local. Please contact the Administrator for more information.

You must remain a member in good standing with the union to keep your benefit coverage.

Bank hours

Your employers make a contribution to the benefit plan for each hour that you earn. The exact amount of the contribution is based on the current collective agreement and voted on by the membership. At the end of each month, your employers report how many hours you have earned and send a cheque to the Administrator. You get an hour added to your hour-bank account for each hour that a contribution is paid to the plan.

“Bank hours” are hours that you earn and for which your employers make a contribution to the plan on your behalf. Your hours are stored (banked) for future use when you work more hours than are required for your monthly benefit coverage. You can check your benefit hours history online in the “About You” section at www.ontarioironworkers.com or on our Ben-Check app.

The Administrator will send you an hour-bank statement every four months. You can also check your up-to-date balance on our website or from our Ben-Check app. Please make sure your employers have reported your hours correctly. You must tell the Administrator and your business agent or union representative about any errors within two months. Please send an e-mail message to benefits@ontarioironworkers.com, or call:

Greater Toronto
Anywhere in Canada

(416) 223-0383
1-800-387-8075



» Hour-bank maximum

As long as you are a member in good standing with the union, you can bank up to 2,400 hours in your account at the end of any month. This will allow you to keep you and your family covered under the Ironworkers benefit plan for up to 24 months, even if you have no hours coming in. If you have more than 2,400 hours at the end of any month, the extra hours are transferred to the pension plan to increase your pension.

» Keeping your benefits

You must be a member in good standing with the union to maintain your benefit coverage.

It “costs” you 100 bank hours each month to keep your benefits. If your account falls below 100 hours and you belong to any one of the six participating locals, the Administrator will send you a notice. You can either make “pay-direct” contributions, or let your coverage stop (see “Pay-direct coverage” on page 17). The pay-direct option is not available to probationary members, suspended members, members who have withdrawn from the union or members of any other local.

If you are suspended or have withdrawn from the union, you will no longer qualify for benefits, even if you have more than 100 hours in your hour bank. Any contributions made to the plan for hours you work while suspended or withdrawn from the union will not be credited to your hour bank. Instead, they will be redirected to the plan’s reserve fund for future use by all plan members.

Participating locals include Ironworkers and Rodmen Local 700, 736, 759, 765, 786 and Ironworkers Local 721. Rodmen Local 721 is not one of the six participating locals.

ATTENDANCE AT TRADE SCHOOL OR TRAINING PROGRAM



If you take a training program approved by the plan, your benefit coverage will continue free of charge for up to two months. You must have less than 200 hours in your hour-bank account, otherwise the plan will continue to deduct 100 hours per month as usual.

BENEFITS

Your benefits include:

1. accident insurance;
2. Best Doctors;
3. catastrophic benefits
(by special request, for severe financial hardship only);
4. dental care;
5. disability income;
6. drugs;
7. life insurance;
8. major medical;
9. Member Assistance Program;
10. travel medical insurance; and
11. vision care.

All benefits except life, accident, Best Doctors, Member Assistance Program, and some travel medical insurance are paid for directly by the plan.

BENEFICIARIES



Your beneficiary is the person you name to receive any death benefits from the plan. You may change your beneficiary(ies) for life and accident insurance at any time. Different rules apply for naming your pension beneficiary. See “If you die before retirement” on page 79 for details. Beneficiary forms are available online at **www.ontarioironworkers.com** or you can pick one up from your local union office or the Administrator.

Benefits paid directly to a named spouse, child, grandchild, parent, or irrevocable beneficiary (Quebec only) are protected from creditors. If you name more than one person as beneficiary, your death benefits will be divided in equal shares unless you indicate otherwise.

If you name a minor, you should consider consulting a lawyer to help you appoint a trustee to look after your child's benefit. If you don't appoint a trustee, the plan can pay the benefit to a legal guardian who has been appointed by the court. If no guardian is appointed, current Ontario law states that any amount above \$10,000 must be paid to the Accountant of the Superior Court who will hold the money until the minor reaches 18.

If you don't name a beneficiary or your beneficiaries are not alive to receive your benefits, your death benefits will be paid to your estate. This means that the full amount of your death benefits may be exposed to probate fees, estate taxes, and creditors. It's a good idea to name a back-up beneficiary to avoid having payments made to your estate.



CHANGING THE PLAN



The plan provides an excellent package of benefits, and the goal is to continue to provide the best possible benefits to our members. However, with today's ever-changing economic environment, there is no guarantee that the same level of benefits can be maintained. To protect the plan, the Trustees have the right to change, remove, reduce or increase any or all benefits at any time—including benefits for both active and retired members.

CLAIMS (GENERAL RULES)



Instructions for making claims are shown at the end of each benefit description. If you are covered under another plan, please see "Coordinating claims" on page 12. Claims for dental, drug, major medical, travel medical, and vision care expenses must be submitted to the Administrator within 12 months of the date of the expense. Please make sure to include your name and social insurance number or member certificate number.

» What's covered

Expenses must be reasonable and customary amounts that you are legally required to pay and be:

- medically necessary;
- made while under the active care of a licensed doctor or dentist, or licensed health professional (see definitions on page 90) and prescribed by that licensed doctor or dentist, or licensed health professional;
- recognized throughout the provider's profession as an appropriate course of action;
- supported by written proof from the provider;
- not normally covered by any government plan or agency, including the Workplace Safety & Insurance Board (WSIB), or provided free of charge in the absence of coverage;
- related to a non-occupational injury or illness; and
- not prohibited by law.

What's not covered

Benefits will not be paid for expenses related to:

- civil disorder or war (declared or undeclared),
- completion of claim forms,
- cosmetic services (unless otherwise indicated),
- departure taxes,
- general health exams,
- intentionally self-inflicted injuries,
- missed appointments,
- services eligible under a government plan,
- services of doctors or surgeons (unless otherwise indicated),
- services or products that are prescribed or provided by a family member or a person who resides with you or is related by blood or marriage,
- services or supplies that are educational or experimental in nature or provided primarily for the purposes of medical or other research, and
- transportation or travel (unless otherwise indicated).

Please check each benefit description for details and additional exclusions.

COORDINATING CLAIMS



If you are also covered under your spouse's plan, you may be able to claim medical, dental, and vision care expenses from both that plan and the Ironworkers plan. This means it may be possible for you and your spouse to cover 100% of your family's medical, dental, and vision care expenses.

For example, if you need vision care services that cost more than the \$1,000 allowed by the Ironworkers plan, you may be able to submit a claim for the extra amount to your spouse's plan.

If you are covered under another plan, you must notify the Administrator either when you enrol or immediately after the other coverage takes effect.

Keep in mind, your combined repayment from all plans cannot be more than the actual amount of the expense. If you are covered under another plan, you must notify the Administrator either when you enrol or immediately after the other coverage takes effect.



» With your spouse's plan

First, you will need to check to see if your spouse's plan has rules that permit claiming from more than one plan. Then, make your claims as shown in the following table.

Coordinating claims with your spouse	When you receive treatment	When your spouse receives treatment
If your spouse's plan has rules for claiming from more than one plan:	<ol style="list-style-type: none"> 1. Claim first to your Ironworkers plan. 2. Claim for anything left unpaid to your spouse's plan. 	<ol style="list-style-type: none"> 1. Spouse first makes claim to his or her own plan. 2. Spouse claims anything unpaid to Ironworkers plan.
If your spouse's plan does not have rules about claiming from more than one plan:	<ol style="list-style-type: none"> 1. Claim first to your spouse's plan. 2. Claim anything left unpaid to your Ironworkers plan. 	<ol style="list-style-type: none"> 1. Spouse first makes claim to his or her own plan. 2. Spouse claims anything unpaid to Ironworkers plan.

» For your children

If you are living with your child's other parent	If you are separated or divorced
<ol style="list-style-type: none"> 1. Claim first to the plan of the parent whose birthday comes earlier in the calendar year. 2. Claim for anything left unpaid to the plan of the parent whose birthday comes later in the calendar year. 	<p>Make claims for each child in this order:</p> <ol style="list-style-type: none"> 1. To the plan of the parent with custody. 2. To the plan of the current spouse of the parent with custody. 3. To the plan of the parent without custody. 4. To the plan of the current spouse of the parent without custody.

If you (or your spouse) are covered by two or more plans, claims should be submitted in this order — to the plan where you (or your spouse):

- 1. is an active, full-time member,
- 2. is an active part-time member,
- 3. is a retired member.

Be sure to keep copies of all original receipts for submission to your spouse’s plan.

DEATH

If you die while covered for dental, drug, major medical, travel medical, and vision benefits, your children will continue to have free coverage for up to 10 years as long as they continue to qualify as “children.” If your spouse chooses to receive your pension plan death benefit as a lifetime pension, he or she will also remain covered, free of charge, for 10 years after your death. If your spouse waives your pension death benefit or chooses to transfer the death benefit out of the pension plan, he or she will lose benefit coverage (but your qualified children will remain covered). Your surviving family members can choose to extend their benefit coverage beyond 10 years through pay-direct (see table below). If you don’t have a spouse when you die, your children will continue to have benefit coverage provided they continue to qualify. Please refer to “Family Coverage” on page 15 to find out who qualifies as your spouse or child.

Survivors with full coverage can reduce to partial coverage when they begin making pay-direct contributions, but this decision is final and they cannot return to full coverage at a later date. Pay-direct coverage is available to your surviving spouse and children for life (or until your children no longer qualify).

Spouses can choose to have their pay-direct contributions deducted directly from their monthly pension. Otherwise, it is their responsibility to make sure their contributions are received by the Administrator before the end of each month in order to stay covered.

HOW MUCH YOUR SURVIVORS PAY

Pay-direct option	Benefit coverage for surviving family members	Current monthly pay-direct rate (including retail sales tax)
Option 1	Full coverage (dental, drug, major medical, travel medical, and vision benefits)	\$ 271
Option 2	Partial coverage (all benefits listed in Option 1, except major dental and orthodontic benefits)	\$ 245



DISABILITY



If you are receiving benefits from the Ironworkers disability income plan and your hour-bank account falls below 400 hours, your full benefit coverage will continue with no hour-bank deduction.

If you are receiving Workplace Safety & Insurance Board (WSIB) benefits, you will get a credit of up to 100 bank hours each month for a maximum of 12 months.

The amount of the credit depends on how many days you were absent from work during that month. To qualify, the injury must have taken place after December 31, 1991, and you must be receiving a workers' compensation income benefit of at least 50% of your pre-accident income. After 12 months, if you're still on WSIB benefits, you can use your hour bank to keep your benefit coverage. After that, you can buy pay-direct coverage for up to 12 straight months if you qualify.

If you don't qualify for disability income benefits from the Ironworkers plan and you're about to lose your coverage because you don't have enough bank hours, you may be able to continue your coverage through the pay-direct program.

See page 17 for details on the pay-direct program, and page 33 for more information about disability benefits from the Ironworkers plan.

FAMILY COVERAGE



Your spouse and children (listed on your Enrolment/Change Form) have dental, drug, major medical, travel medical, and vision care coverage.

» Spouse

For purposes of the benefit plan, your spouse is the person who is living with you, and is either:

- legally married to you, or
- not married to you but has lived with you in a conjugal relationship continuously for at least one year and is publicly represented by you as your spouse.

**You may cover
only one spouse
at any one time.**

If your child becomes mentally or physically disabled while covered by the plan, he or she will remain covered past age 25 if claimed by you as a dependant for income tax purposes.

You may cover only one spouse at any one time. If you want to cover a common-law spouse after you join the plan, you must apply in writing to the Administrator. Your common-law spouse and any of his or her own children who are not your biological children must wait one year from the date your written application is received for benefit coverage to begin. If you get married after you join the plan, your new spouse and children will be covered as soon as you submit an updated Enrolment/Change Form to the Administrator.

The definition of spouse is slightly different under the pension plan (see page 93).

Children

To qualify under the benefit plan, your dependent children must be yours or your spouse's by birth or adoption, and:

- unmarried,
- not employed on a full-time basis,
- covered under a provincial health plan,
- residing in Canada, and
- under age 25.

You must notify the Administrator immediately in writing about any changes in your family status.

INCOME TAX



You do not pay taxes on contributions made by your employers to the plan, with the exception of life and accident insurance. You receive a T4A form from the Administrator each year showing the total employer life and accident insurance contributions.

Benefits you receive from the plan are not taxable, with the exception of disability benefit payments. These are also reported on your T4A.

When filing your income tax return, you cannot claim medical expenses paid under the plan as a deductible expense.



MATERNITY/PARENTAL LEAVE



If you take a maternity or parental leave as defined under the Ontario Employment Standards Act, your coverage continues as before. If your account falls below 100 hours, you may continue coverage through pay-direct. You must begin pay-direct coverage right away. You can't let your coverage stop and then re-apply.

For information about maternity or parental leave, go to www.labour.gov.on.ca or call 1-800-531-5551.

OVERPAYMENT OF BENEFITS

If you are paid more from the plan than you should have been (for example, you continue to receive disability benefits, even after you return to work), you will be asked to repay the excess funds to the plan.

If you don't repay the overpayment to the Administrator within 21 days of being notified:

- the Trustees can cancel bank hours equal to the amount you were overpaid (you will be notified if your bank hours are cancelled for this reason), or
- the overpayment can be deducted from any future payments that would have been made to you.

PAY-DIRECT COVERAGE

» If you're a member in good standing with a participating local

If you are a member in good standing with a participating local (see definitions on pages 90 and 91) and in danger of losing your coverage because you don't have enough hours in your account, you can make your own monthly contributions to keep your coverage. But you must start right away. **You can't let your coverage stop and try to buy it back later.**

Pay-direct is not available to probationary members, suspended members, members who have withdrawn from the union or members who belong to any other local.

The longest you can use pay-direct is 12 straight months, unless you are a qualified pensioner or surviving spouse/family member (see "When you retire" on page 18).

The amount of your monthly contribution depends on which pay-direct option you choose. Once you choose an option, you can change to a lower option (less coverage), but not to a higher option.

The following table shows the **full pay-direct rates**. These rates are adjusted from time to time to reflect the cost of coverage

Pay-direct option	Coverage	Current monthly pay-direct rate (including retail sales tax)
Option 1	All benefits	\$ 263
Option 2	All benefits except: 1. disability income, 2. major dental (including implants), and 3. orthodontic benefits	\$ 175
Option 3	Life and accident insurance only	\$ 12.20

» If your coverage stops

If you don't make pay-direct contributions and your coverage stops, you will get your coverage back on the first day of the second month after you build your account back up to 100 hours (600 hours if you are a probationary member). Remember, you must remain in good standing to qualify for benefits.

When you retire, if you qualify, you can maintain your benefits by using pay-direct for as long as you wish. You can always change to a lower option (less coverage) but not to a higher option.

» When you retire

Your benefit coverage continues just as it did before your retirement, until your hour-bank account falls below 100 hours. At that time, you may use the pay-direct program to continue your coverage if you meet all of the following requirements:

- you were covered by the Ontario Ironworkers Benefit Plan immediately before your retirement;
- you are receiving a retirement pension from the Ironworkers Ontario Pension Plan;





- you were a union member for 10 continuous years immediately before you retired;
- you were covered by the plan for at least 50 months during the 10 years immediately before you retired, with not more than 36 months of pay-direct and subsidized benefits (a minimum of 14 months coverage must be from your hour-bank account); and
- you are still a union member in good standing (including an honorary member), or you are at least 65 years old and have applied for a withdrawal from the union local.

If you don't qualify, you can keep your coverage for up to 12 straight months after you stop working by paying the full pay-direct rate (see page 18). At the end of the 12 months, your coverage will stop.

HONORARY MEMBER

An honorary member is a union member in good standing for at least five consecutive years who has become permanently disabled or incapacitated while working in the trade.

Note that pay-direct rates change from time to time to reflect the cost of coverage. Check the website or contact the Administrator for the latest rates.

1. At age 60 or over:

If you're at least age 60 when you retire, you qualify for pay-direct coverage at a significantly reduced rate. The pay-direct rates are as follows:

Pay-direct option	Benefit coverage for qualified pensioners age 60 and over	Current monthly pay-direct rate (including retail sales tax)
Option 1	Full coverage (excludes disability insurance)	\$ 81
Option 2	Partial coverage (excludes disability insurance, major dental, and orthodontic benefits)	\$ 60
Option 3	Life and accident insurance coverage only	\$ 12.20

2. With a reduced pension between ages 55 and 60:

If you retire between ages 55 and 60 with a reduced pension (NOT an 85-point pension), the pay-direct rates are as follows:

Pay-direct option	Benefit coverage for qualified pensioners between ages 55 and 60 on a reduced pension	Current monthly pay-direct rate (including retail sales tax)
Option 1	Full coverage (excludes disability insurance)	\$ 131
Option 2	Partial coverage (excludes disability insurance, major dental, and orthodontic benefits)	\$ 88
Option 3	Life and accident insurance coverage only	\$ 12.20

Once you reach age 60, you will be eligible for the lower pay-direct rates (see table on page 19).

If you do not choose pay-direct coverage when your coverage would otherwise stop, you will NOT be allowed to buy it back later.

3. Under the 85-point rule:

If you retire under this option, you must pay the **full pay-direct rates** that a non-retired member must pay for the coverage option you choose.

Pay-direct option	Benefit coverage for qualified pensioners under the 85-point rule	Current monthly pay-direct rate (including retail sales tax)
Option 1	Full coverage (excludes disability insurance)	\$ 263
Option 2	Partial coverage (excludes disability insurance, major dental, and orthodontic benefits)	\$ 175
Option 3	Life and accident insurance coverage only	\$ 12.20

The Trustees hope to be able to continue coverage for retired members, but have the right to change or cancel this coverage at any time.



RIGHT TO PRIVACY



In order to provide your benefits, the Administrator needs to collect certain personal information about you. To protect you, the Trustees have adopted an official privacy policy that includes the following principles:

- We keep your personal information and the communication you have with us in strict confidence.
- With your consent, we collect, use, or disclose personal information from you only to provide you with pension and benefit services to meet your lifetime needs.
- We obtain personal information about you lawfully and fairly.
- We do not disclose personal information without your permission except in limited circumstances as permitted or required by law. However, we may share personal information with our actuaries, agents, or service providers in connection with providing, administering, adjudicating, costing, financially managing, and servicing members' plans and programs.
- We maintain appropriate procedures to ensure that personal information in our possession is accurate and, where necessary, kept up to date. You are entitled to seek a correction of your personal information if you believe that the information in our possession is not accurate.
- You may access your personal information, subject to limited exceptions and conditions.
- Where we choose to have certain services — such as data processing — provided by third-party providers, we do so in accordance with applicable law and take all reasonable precautions regarding the practices employed by the service provider to protect your personal information.
- We maintain appropriate technical and organizational safeguards to protect your personal information against loss, theft, unauthorized access, disclosure, copying, use, or modification.
- We do not sell your personal information.

If you have any questions about our privacy policy or would like more information about our procedures, please contact our privacy officer at (416) 223-0383 or by e-mail at privacyofficer@ontarioironworkers.com.

SEPARATION OR DIVORCE



If you legally separate or divorce from your spouse, he or she will no longer be covered under the Ironworkers benefit plan. However, your children will remain covered as long as they qualify as your “children” under the plan (see page 16).

If you have been ordered by the court to continue benefit coverage for your ex-spouse, it’s your responsibility to buy individual coverage outside the plan. The Ironworkers benefit plan will not continue coverage for your ex-spouse in these situations. Individual insurance can be purchased through Blue Cross or a similar organization. Different rules apply to the pension plan. See page 82 for more information.

SPECIAL REQUESTS



If there is a plan change that you would like to recommend, or a specific medication or piece of medical equipment you think should be covered, you can submit a request to the Board of Trustees. The following steps will then be taken:

- If your request does not require a formal amendment to the plan (in other words, it doesn’t require a change to the existing plan documents), the Trustees have the legal authority to make a decision without further consultation. In this case, the Trustees will make a ruling based on the merit of your request and inform you of their decision.
- If your special request requires a plan change, it will need the approval of the Trustees, the Ontario Erectors Association (OEA) and five of our six union locals. Union locals consider changes at their annual benefit seminar — generally held each March. You will be informed when a decision is reached.

If you are requesting a change that could result in reimbursement of a medical expense that is not currently covered, reimbursement will be made only if and when a plan change is approved. In some circumstances, requests may be approved under the catastrophic plan (see page 29).



THIRD-PARTY LIABILITY

If somebody else is responsible for paying any, or all, of your claim because it resulted from fault or neglect, you must check with the Administrator and get the written consent of the Trustees before you sign a settlement or agreement. The Trustees have the right to recover payments made under this plan from any settlement paid to you by a third party.

UPDATING YOUR PERSONAL INFORMATION



You must report any of the following in writing to the Administrator immediately:

- birth, adoption, or death of a dependant;
- change in spouse's group benefit coverage;
- change of address;
- change of beneficiary;
- change of name;
- details on children over age 25;
- marriage, divorce, or beginning/end of a common-law relationship.

Coverage for a new spouse (by marriage) will begin on the date you submit an updated Enrolment/Change Form to the Administrator. Coverage for a new common-law spouse will begin 12 months from the date you submit a change form. This also applies to any children of your new common-law spouse who are living with you. Coverage cannot be provided retroactively. Enrolment/Change forms are available online at www.ontarioironworkers.com or from the Administrator.

If you don't report the addition of a family member within 31 days, proof of good health might be required before you can get coverage for that member.

WHEN COVERAGE ENDS



Coverage for you and your family normally ends if you don't have enough bank hours on the first of any month to pay for one month of coverage, or you are no longer a member in good standing with the union. However, the plan picks up the full cost of your coverage if you are not working because of:

- illness or injury for which you are receiving either full WSIB benefits (maximum 12 months) or disability income benefits under this plan (see page 33), **or**
- required attendance at trade school.

If you don't meet these conditions, you may qualify for pay-direct coverage (see page 17).

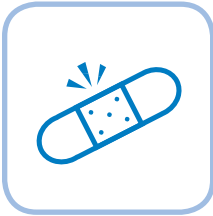
Your spouse's coverage will also end if you die and your spouse does not choose to receive your pension plan death benefit as a lifetime pension from the plan.

By law, if you are receiving full WSIB benefits, your coverage (except disability coverage) must continue under the Ironworkers benefit plan for up to 12 months from the date of your injury. This applies whether you keep your union membership or not. If you remain a union member in good standing, your coverage under the plan may continue after 12 months if you qualify for the pay-direct program (see page 17), or you have coverage through your hour bank.



DESCRIPTION OF BENEFITS

ACCIDENT INSURANCE



Accident insurance protects you if you suffer a serious injury because of an accident — either on or off the job.

>> What's covered

If you are active (or retired and covered through your hour-bank account), the basic benefit for accidental death is \$30,000. If you are retired and have pay-direct coverage, the basic accidental death benefit is \$10,000.

The plan may also pay:

- up to \$10,000 for the return of your body in the event of a fatal accident occurring at least 150 kilometers from your home,
- up to \$10,000 for retraining you in another occupation within two years of an accident,
- up to \$10,000 for occupational training for your spouse within three years of your death in an accident,
- up to \$5,000 each year for four years for the post-secondary education of a child.

Accident insurance applies only to you – a spouse or child is not covered for accidents.

The plan will also provide a cash benefit for certain injuries resulting directly from an accident. Please see the table below.

Amount of benefit

Type of accident	% of basic benefit
Loss of life	100%
Loss of both hands, both feet, or sight in both eyes	100%
Loss of one hand and one foot	100%
Loss of one hand and sight in one eye	100%
Loss of one foot and sight in one eye	100%
Loss of speech and hearing	100%
Loss of use of both hands or both feet	100%
Loss of use of one hand and one foot	100%
Loss or loss of use of one arm or one leg	75%
Loss of one hand, one foot, or sight of one eye	67%
Loss of use of one hand or one foot	67%
Loss of speech or hearing	50%
Loss of hearing in one ear	50%
Loss of thumb and index finger of one hand	33%
Loss of four fingers on one hand	33%
Loss of all toes on one foot	25%
Quadriplegia (paralysis of both upper and lower limbs)	200%
Paraplegia (paralysis of both lower limbs)	200%
Hemiplegia (paralysis of upper and lower limbs on one side)	200%

If you suffer more than one loss, you will be paid only for the loss with the highest value. "Accident" includes unavoidable exposure to the elements. If you disappear and your body has not been found after one year, payment for loss of life may be made in some cases.



» How to make an accident claim

Accident insurance benefits are paid only for loss, death, or injury that occurs within one year of the date of the accident.

Your accident benefits are currently insured by Sun Life Financial. Claim forms are available from the Administrator. Death claims must be made to the Administrator within six years of the date of your death. Claims for other losses must be made within six months of the date of your accident.

Claims for expenses such as tuition fees must be made within three months of the date the expense is incurred. Sun Life may require medical and other information to assess the claim.

To be covered, a loss must occur within 365 days of the date of your accident.

» What's not covered

The plan will not pay accident benefits in connection with:

- civil disorders including war;
- disease;
- full-time service in any armed forces;
- operating, learning to operate, or serving as a crew member of any aircraft;
- suicide while sane or insane;
- self-inflicted injuries while sane or insane; or
- using an aircraft for any purpose except transportation.

Please refer to “Claims (general rules)” on page 11 for additional exclusions.

BEST DOCTORS



Best Doctors allows you or any member of your family to connect with the world's best medical specialists to confirm a diagnosis and treatment plan when faced with a serious illness. Even if you don't have a serious illness, you can use Best Doctors to get a second opinion or find a family doctor or specialist. In fact, you can turn to Best Doctors for advice and guidance on almost any health-related matter, including how to use our healthcare system. Note that Best Doctors does not deal with mental health-related illnesses.

Call Best Doctors at 1-877-419-2378 to:

- get a complete explanation of your medical condition,
- get answers to your questions,
- verify a diagnosis,
- confirm the best treatment options,
- identify the specialists and medical institutions best qualified to meet your medical needs (within or outside of Canada), and
- get answers to any follow-up questions.

If you have a serious illness, you will be connected to a Member Advocate at Best Doctors. This individual (who will be a Registered Nurse) will be dedicated to your case throughout the following “InterConsultation” process:

1. Information Gathering

Your Member Advocate will take your complete medical history and make sure that all of your questions are addressed. This information is held in confidence and will never be passed on to the Ironworkers or your employer.

2. Information Analysis

Best Doctors will contact your doctors and medical facilities to collect your medical information. A team of Best Doctors physicians will review this information. If necessary, Best Doctors will re-test your pathology at a Centre of Excellence that reviews some of the most complex cases in the world.

The team will then select the Best Doctors specialist who has expertise in your illness. The Best Doctors specialist will make a diagnosis or recommendation based on the medical information reviewed and deliver the report back to your Member Advocate.

3. Solutions

You will receive an easy-to-understand report from Best Doctors. The report will explain the expert doctor’s findings along with his or her diagnosis, recommendations and/or treatment plan. Your Member Advocate will carefully review all the information with you and answer any of your questions.

Best Doctors does not replace your relationship with your current doctor. It offers resources, support and information to you *and* your doctor.

For more details, go to **www.bestdoctorscanada.com**.



CATASTROPHIC BENEFITS

If you're facing a severe financial hardship due to disability or health-related expenses, you may make a request for catastrophic benefits. The Trustees set a catastrophic benefit budget each year, and will confidentially review any requests for catastrophic benefits at their monthly Board meetings.

» Who qualifies

Anyone who has coverage under the Ironworkers benefit plan may make a request for catastrophic benefits. But your request will be considered only if it relates to benefit coverage that you already have.

For example, if you have partial pay-direct coverage, the Trustees are not able to consider a request related to disability or major dental expenses since these are outside the scope of your coverage.

If you're not sure what coverage you have, you can contact the Administrator or log on to the website at **www.ontarioironworkers.com**.

The Board of Trustees has full authority to decide who will receive catastrophic benefits and how much they will get. When making its decision, the Board will take into account the impact of their decision on the member's health and well-being, as well as the financial impact on the plan. The Trustees may decline any request for payment.

» Eligible catastrophic health and dental expenses

To be considered for catastrophic benefits, the health or dental expense must be an eligible medical expense under the Income Tax Act, and be:

- reasonable and customary;
- medically necessary;
- incurred while under the active care of a licensed doctor, dentist, or other licensed health practitioner;
- a non-work related illness or injury;
- not covered by any provincial health or drug plan;
- an expense that would have been incurred even if catastrophic benefits were not available; and
- not prohibited by any law or regulation.

» Making a request

You should apply for catastrophic benefits only if you are facing serious financial difficulty for one of the following reasons:

- you are unable to work because of a disability that is not work related (work-related disabilities are handled by the Workplace Safety and Insurance Board (WSIB)); or
- you are required to pay large out-of-pocket health or dental expenses (generally, \$1,000 or more annually).

Catastrophic disability benefits are taxable; catastrophic medical or dental benefits are not taxable.

Disability requests must be made within 90 days of your last Ironworkers disability benefit payment. Health or dental requests must be made within 90 days of the payment of the expense. You must make your request in writing to the Administrator. The Board will let you know what information it needs from you to verify that you are facing severe financial hardship.

DENTAL BENEFITS



Dental coverage is a key feature of the Ironworkers benefit package and accounts for a large share of total plan costs. We recommend that you take full advantage of the plan's excellent preventive services, so that you and your family can avoid big costs (and big pain) down the road.

If you are uncertain whether a particular treatment is covered, please contact the Administrator.

» Getting a treatment plan

It is important to get a treatment plan from your dentist before you start any treatment that will cost more than \$500. This will let you know in advance how much you will have to pay and how much will be covered by the plan.

Ask your dentist to complete an Ironworkers or standard dental form describing the treatment and cost. Return the form to the Administrator with your x-rays. The Administrator will then tell you which expenses, if any, are covered.

Please send your treatment plan to the Administrator at least one month before treatment begins.



» What's covered

The plan pays 95% of the cost of the following dental services:

Service	Coverage includes
Basic	<ul style="list-style-type: none"> • Exams (once per calendar year, twice for children under age 25) • Extractions (including wisdom teeth) • Endodontic (root canal) treatment (including a check-up once every five calendar years) • Fillings • Periodontic treatment (including a check-up once every five calendar years) • Relining and rebasing of dentures • Repairs and adjustments • X-rays
Dentures	<ul style="list-style-type: none"> • Partial or complete dentures • Replacement of a complete or partial denture that is four or more years old. <p>To qualify for the first set of dentures, you — or your family member for whom you are making a claim — must have full or partial benefit coverage during the previous 12 consecutive months.</p>
Major	<ul style="list-style-type: none"> • Crowns and bridges, up to a limit of \$5,000 per person every five calendar years (crowns and bridges that are at least five years old can be replaced, if required) • Dental implants, up to a limit of \$5,000 per person every five calendar years; includes bonegrafting when required. <p>To qualify for major services, you — or your family member for whom you are making a claim — must have full benefit coverage during the previous 12 consecutive months.</p>
Orthodontic	<p>Installation, correction, observation and adjustment of appliances for tooth guidance and retention up to a lifetime maximum benefit of \$6,000 for each eligible child.</p>

Go to www.ontarioironworkers.com for up-to-date benefit coverage and limits.

»» How to make a dental claim

ENDODONTICS

The prevention, diagnosis, and treatment of diseases of the dental pulp and surrounding tissue, including root canals.

PERIODONTICS

The prevention, diagnosis, and treatment of diseases of the gums.

Dental claim forms are available online at **www.ontarioironworkers.com** or you can pick one up from your local union office or the Administrator. You may also use a standard dental claim form provided by your dentist's office.

You must use a separate form for each person. Claims must be submitted within one year of the date of treatment. The "assignment" part of the form, which allows the plan to pay your dentist directly, may only be signed by you (not your spouse or children).

The plan has the right to cancel assignment privileges at any time.

»» Dental fee guide

All payments are based on the edition of the Ontario Dental Association Suggested Fee Guide for General Practitioners or Ontario Denturist Association Suggested Fee Guide currently agreed to by the Trustees. If your dentist uses a more recent fee guide, you must pay the difference. For up-to-date information on which version of the fee guide is being used, please go to the Ironworkers website at **www.ontarioironworkers.com**.

»» Alternative treatment

Benefits will be based on accepted dental practice and the least expensive service or supply available to produce a professionally adequate result.

»» What's not covered

The plan will not pay dental benefits in connection with:

- cosmetic services;
- replacement of lost or stolen dental appliances;
- services or items completed or delivered after coverage has stopped;
- full mouth reconstructions, vertical dimension correction, or correction of temporal mandibular joint dysfunction;
- charges for missed appointments or for completion of claim forms; or
- anesthesia for services other than oral surgery.

General exclusions also apply. Please refer to "Claims (general rules)" on page 11 for more information.



DISABILITY INCOME



If you can't work because of an injury or illness, the Ironworkers plan may pay up to \$300 a week for three years while you get yourself back on your feet. The plan will pay up to \$800 a week if you are disabled due to a critical illness such as life-threatening cancer, stroke, major organ transplant and heart attack. See definition of critical illnesses on page 89 for important information.

If you are disabled because of an injury, there is no waiting period. Benefits begin from the day you are treated by a doctor. However, you must see a medical doctor within seven days of your injury.

You must have at least 12 straight months of full benefit coverage under the Ironworkers plan – including the month you first became disabled – to qualify for any Ironworkers disability benefits. You must also remain a member in good standing to continue receiving disability benefits from the plan. To receive benefits, you must follow these steps.

Step 1	See a medical doctor! In order to qualify for disability benefits from the Ironworkers benefit plan, you MUST see a doctor within seven days of your disability or illness. Otherwise, your benefits from the Ironworkers benefit plan will be delayed until you do see a doctor.
Step 2	Tell the Administrator Tell the Administrator as soon as possible that you are sick or injured. Even if you don't have all the information you need, alerting the Administrator will set the wheels in motion to start any payments that you may qualify for as soon as possible.
Step 3	Apply for benefits To apply for benefits, you must be completely unable to work at your own occupation and you must have full benefit coverage at the start of your disability. If you are receiving an Ironworkers pension, you can apply only if you are covered under your hour bank.

How you apply depends on whether or not your illness or injury is work related. Disability benefits are also provided by Employment Insurance (EI), the Workplace Safety and Insurance Board (WSIB), and the Canada/Quebec Pension Plan (C/QPP).

Only members in good standing with a full year of coverage will qualify for disability benefits.

» If your injury or illness is not work-related

You can make a claim from the Ironworkers benefit plan, but BEFORE you do this, you should claim for benefits from Employment Insurance (EI) within 30 days of the start of your illness or injury.

There are three good reasons to apply for EI:

1. EI disability benefits are often higher than those from the plan.
2. The period when you receive EI benefits will not count towards the three-year lifetime maximum that you have for your Ironworkers benefits.
3. While you are on EI, your Ironworkers benefit coverage will be free of charge if your hour bank drops below 400 hours.

**For more information on
EI benefits, go to
www.canada.ca, or call
1-800-206-7218.**

You should notify the Administrator when you apply for EI benefits. This way you can avoid delays in receiving your Ironworkers disability benefits when your EI runs out.

EI pays 55% of your weekly earnings up to a maximum amount set by the government each year.

To qualify, you must have worked at least 600 hours in the last 52 weeks or since your last claim. Also, your regular weekly earnings must have decreased by more than 40% and your claim must be filed within 30 days of the start of your disability.

Making a claim to the Ironworkers plan

Your claim to the Ironworkers plan MUST be filed within 90 days after your EI disability benefits end or within 90 days of the start of your disability if you do not qualify or apply for EI. Late claims will not be accepted. In addition, please submit federal and provincial TD1 forms if you want to claim an amount other than the basic personal exemption.

Claim and TD1 forms are available at www.ontarioironworkers.com or by contacting the Administrator. If you live outside of Ontario, you can get a provincial TD1 form from the Canada Revenue Agency website. You will also need to provide a copy of your EI cheque stub showing "Last Payment." Disability benefits must be approved by the Trustees and you may be asked to go for an independent medical exam.

Ironworkers disability benefits, less withholding tax, are paid every other Wednesday. If your disability lasts less than a full week, the daily rate is 1/7 of the weekly rate. Starting in 2015, the withholding tax is based on federal and provincial tax tables and personal tax credits. Disability benefits are paid for a maximum of three years during your entire lifetime. If your hour bank drops below 400 hours during this time, your Ironworkers benefit coverage will continue free of charge.



C/QPP disability payments

Once you begin receiving Ironworkers disability benefits, you must apply for C/QPP disability benefits. If your claim is accepted, any C/QPP disability benefits that you receive during your first year of disability will be paid in addition to any Ironworkers disability benefits for which you qualify under the plan. If your claim is rejected, there is no impact on your Ironworkers disability benefits.

To qualify for C/QPP benefits, you must already have been disabled for at least four months and your disability must be severe and prolonged.

To find out more about CPP disability benefits or for an application kit:

- **call 1-800-277-9914 (for service in French, call 1-800-277-9915);**
- **click on the CPP link on our website at www.ontarioironworkers.com;**
- **visit the CPP disability website at www.canada.ca.**

To apply for QPP disability benefits, call 1-800-463-5185 or visit www.rrq.gouv.qc.ca.

After 52 consecutive weeks on Ironworkers disability

If you still qualify for Ironworkers disability benefits after 52 consecutive weeks, the following deductions will apply:

- 50% of C/QPP. If you do not provide us with proof of your C/QPP amount, the maximum CPP/QPP benefit will be deducted.
- If you are 60 years or older, any pension available to you from the Ironworkers pension plan and/or the Local 721 (Rodmen) pension plan will be deducted (whether or not you apply for, or are collecting, a pension).
- Any pension you are receiving under the 85-point formula.

If you are injured in a motor vehicle accident

You should make claims to both EI and your Ironworkers benefit plan if you are injured in a motor vehicle accident that is not work related. Make sure that you submit a copy of your collision report or police report from the accident with your claim. You will also be asked to sign a release so that the Ironworkers plan can coordinate your level of benefits with your auto insurer.

If your injury or illness is work related

For any work-related injury or illness, you must file a claim with the Workplace Safety and Insurance Board (WSIB) instead of filing for benefits from the Ironworkers plan. If the WSIB accepts your claim, you cannot receive disability income benefits from the Ironworkers plan, even after your WSIB ends.

If you're still waiting to hear from the WSIB after six weeks of filing your WSIB claim, you can get temporary disability payments from the Ironworkers plan. To do this, you must sign a reimbursement agreement. This agreement is part of the disability claim form, available online at **www.ontarioironworkers.com**, or from the Administrator. If the WSIB doesn't pick up your claim, your payments from the Ironworkers plan will continue. If the WSIB pays your claim, the reimbursement agreement will direct the WSIB to reimburse the Ironworkers plan for the benefits you were paid. If you suffer an additional illness or injury that is not related to your WSIB claim, you may qualify for Ironworkers disability benefits.

Make sure you notify the Administrator if you are receiving WSIB benefits. You will get a credit of up to 100 bank hours for each month that you are on WSIB benefits. After 12 months, if you're still on WSIB benefits, you can use your hour bank to keep your benefit coverage. After that, you may qualify to buy pay-direct coverage for up to 36 months (see page 17).

For more information on WSIB benefits, go to www.wsib.on.ca, or call 1-800-387-5540.

Your Ironworkers disability benefits will stop if you:

- are no longer under the continuous care of a medical doctor,
- are no longer totally disabled,
- do any work for payment (except approved rehabilitation),
- do not have proof of total disability,
- refuse a medical exam, or
- reach age 65.

If you recover and return to work, but become disabled from the same or a related condition within 14 days, this will be treated as a continuation of the same disability.



» If you take an approved leave

Your disability coverage continues as usual if you take a maternity or parental leave as defined under the Ontario Employment Standards Act. However, during this period, you qualify for disability benefits only if the disability is pregnancy-related.

No disability benefits are paid during any other type of leave of absence.

» Rehabilitation

You are encouraged to participate in a rehabilitation program or to work part-time if you are able. You must inform the Administrator before you start work or rehabilitation to get advance approval from the Trustees. Disability payments are reduced by 50% of any income you make during your rehabilitation employment.

» What's not covered

The plan will not pay disability benefits:

- for any period during which you are not under treatment by a doctor;
- for any leave of absence (other than a maternity / parental leave) agreed upon by you and your employer;
- for any period of disability for which proof of disability is not submitted within 90 days of it first occurring;
- for any disability caused by an intentionally self-inflicted injury;
- while you are imprisoned;
- for injury or sickness resulting from war or any act of war;
- for injury sustained while participating in any riot or civil commotion;
- if you are totally disabled due to the use of drugs or alcohol, unless you are actively supervised by and receiving continuous treatment for that disability from a rehabilitation centre, a doctor, or an institution provincially designated for that treatment; or
- if you are totally disabled due to psychological disorders unless you are under the active and continuous care of a psychiatrist, registered psychologist or registered psychotherapist and are following the treatment prescribed by the psychiatrist or registered psychologist for that disability.

General exclusions also apply. Please refer to "Claims (general rules)" on page 11 for more information.

DRUG BENEFITS



The Ironworkers plan provides drug benefits through a “drug card” program. When you use your drug card to buy your prescription, you don’t have to send in a claim form for repayment.

» What’s covered

The plan pays 95% of the cost of the lowest-priced generic alternative drugs listed below if they legally require a prescription, are medically necessary, prescribed by a doctor or dentist, and dispensed by a licensed retail pharmacy or doctor. See next page for more about generic drugs.

The plan also pays up to \$5 per prescription toward the dispensing fee. The dispensing fee is the amount your pharmacist charges to prepare your prescription.

There are no dollar limits on prescription drugs, except where indicated, but pre-approval is required in some cases (see page 40). Covered drugs include:

- birth control pills (oral contraceptives with a drug identification number),
- brand-name prescription drugs if doctor/dentist confirms medically valid reason for requiring brand name,
- compounds (including creams) if at least one ingredient is a covered drug,
- diabetic supplies,
- drugs that require a prescription (alpha-interferon (roferon) and pentamidine (pentacarinet) are limited to \$12,000 each in any 12-consecutive-month period),
- erectile dysfunction drugs (maximum \$1,000 per person per calendar year if pre-approved),
- fertility drugs (lifetime maximum of \$2,500)
- hepatitis A & B vaccines,
- injectables (including some vitamins),
- life-sustaining and therapeutic drugs that do not require a prescription (certain drugs only),
- shingles vaccine (lifetime maximum \$200 per person),
- smoking cessation products legally requiring a prescription (lifetime maximum \$400 per person).

Dispensing fees are a significant cost to you and to the plan. With some drug stores charging more than twice as much as others, you can help keep your costs down by shopping around. You can also save yourself and the plan money by ordering a 90-day supply of long-term drugs. See “Using a mail-order pharmacy” on page 41.



When using your drug card, you must pay the pharmacist any part of the prescription cost that is not covered by the card. You must pay the pharmacist directly and submit your receipts to the Administrator.

Your drug card cannot be used for prescriptions containing the analgesic Oxycontin. Coverage for Oxycontin is limited to \$1,000 per year unless the medical reviewers at Equitus (see page 40) approve further claims for you.

Prescribed drugs must be approved and used for the purpose identified by Health Canada. If Health Canada has not approved a prescribed drug for sale in Canada, the benefit plan will not reimburse the cost if you buy it outside of Canada.

Mandatory generic substitution

Generic versions of brand-name drugs are available to treat many conditions. Generics use the same active ingredients as brand-name drugs, but they cost a lot less. As of May 1, 2017, the plan covers the cost of the lowest-priced generic drug instead of the brand-name drug — unless your doctor confirms you have a medically valid reason that requires you to take the brand-name version.

You don't have to change drugs if you don't want to. However, if you don't have a medically valid reason to take a particular brand-name drug, you'll have to pay, out-of-pocket, the difference between the lowest cost generic and the cost of the brand-name drug.

We recommend that you talk to your doctor or pharmacist about your options. In most cases, there is a generic drug available that will work just as well as the brand-name drug you've been taking.

If you have a valid medical reason to take a certain brand-name drug, your doctor will need to complete a "no substitution" form and submit it to the plan Administrator for approval. If approved, the brand-name drug will be covered; otherwise, you'll be reimbursed based on the lowest cost generic drug.

If you don't use the drug card

If your pharmacist cannot accept our drug card or you forget to carry your card when visiting your local pharmacy, simply send your pharmacist's original receipt to the Administrator (with your name, social insurance number or member certificate number, and card holder number) within one year of the date of purchase.

The Administrator will review your claim and reimburse you for the same amount you would have received if you had used a card (95% of the cost, with a maximum dispensing fee of \$5).

Lost your drug card?

If you lose your drug card, please contact the Administrator. You can get a replacement card for \$5.

Pre-approval

Because some drugs can be quite expensive, it's important to make sure that they are medically necessary and appropriate for our plan to cover. That's why certain drugs need pre-approval before our plan can cover them.

If you need one of the drugs on the pre-approval list, please follow these steps:

1. Call **1-866-401-8323** to contact Equitus Consulting and request a pre-approval form. You will need to tell them that you are a member of the Ironworkers plan and give them the name of the drug.
2. Take the form to your doctor and ask him/her to complete it and return it to you or send it directly to Equitus in the envelope provided. (Please remember that our plan doesn't cover the cost of completing any type of medical form.)
3. After review and consultation (if necessary) with your doctor, the medical reviewer at Equitus will let you know if the drug has been approved. Equitus medical reviewers are doctors who have been certified by the Medical Review Office Certification Council.
4. If there is a dispute, it will be resolved between the medical review office and your doctor. The Administrator will be informed of their decision, but will not be involved in the process.

If you have any questions about pre-approval, please call Equitus at 1-866-401-8323.

Please go to our website at www.ontarioironworkers.com for an up-to-date list of prescription drugs that require pre-approval.



» Using a mail-order pharmacy

By using a mail-order pharmacy instead of a regular drug store, you can get free home delivery of your prescription drugs (within two to three days). Some mail-order pharmacies may charge less than other drug stores. This may be the result of lower dispensing fees or lower ingredient charges. Mail-order pharmacies encourage you to buy a 90-day supply of drugs that you know you'll be taking for a long period. This can mean extra savings for both you and the plan.

	24-hour mail-order pharmacies			
	Phone		Fax	
	Toronto	Canada	Toronto	Canada
Pharmex	(905) 847-8224	1-800-663-8637	(905) 847-8271	1-800-263-8746
	Email: service@pharmexdirect.com Web: www.pharmexdirect.com			
MediTrust (Rexall Direct)	(905) 770-6618	1-888-792-3667	(905) 770-0768	1-800-563-8934
	Email: orders@rexalldirect.ca Web: www.meditrust.com			
MediTrust (Rexall Direct) (hotline for doctors' offices only)	(905) 770-9795	1-800-561-3763		1-800-563-8934

» Trillium Drug Program

This program helps to cover the cost of drugs if your drug costs are high compared to your income level. If you, or a dependant, have a serious illness and higher than normal drug costs, you can combine benefits from the Trillium Drug Program and benefits from your Ironworkers benefit plan to cover up to 100% of costs.

In order to qualify for the Trillium Drug Program, you have to meet all these criteria:

- your private insurance does not cover 100% of your prescription drug costs,
- you have valid coverage through the Ontario Health Insurance Plan (OHIP), and
- you are not eligible for drug coverage under the Ontario Drug Benefit (ODB) Program.

The program has a deductible that is applied quarterly and is based on your family size and the combined net income of your family members (in most cases, it ranges from 3% to 5% of your combined family net income). To qualify under Trillium, check with your pharmacist or doctor to make sure your prescriptions are eligible.

»» How to make a drug claim

When filling a prescription, simply present your drug card to your pharmacist. You pay only the portion of the drug dispensing fee above \$5, and 5% of the cost of the drug. If you shop at a pharmacy that doesn't accept your drug card or if you don't qualify for a drug card, no special claim form is required. Simply send your receipts (with your name and SIN or member certificate number) to the Administrator within one year of the date of purchase. For expenses charged outside Ontario, repayment will be based on the lesser of the actual charge or what would be charged in Ontario.

»» If you are age 65 and over

Ontario members

If you are a senior citizen living in Ontario, you also qualify for the Ontario Drug Benefit (ODB) Program, a government-paid drug program that provides access to thousands of prescribed drugs, some nutrition products and diabetic testing agents. Seniors living in other provinces have access to similar drug plans (check Health Canada's website at www.hc-sc.gc.ca for details).

Under the ODB program, you pay \$2 per prescription if your income is less than \$16,018 (\$24,175 combined, per couple). If your income is above these limits, you pay the first \$100 in eligible drug costs each year plus up to \$6.11 for the dispensing fee of each prescription.

The Ironworkers plan will reimburse the \$100 annual deductible plus the dispensing fee of up to \$5 per prescription. It will also cover many prescription drugs that aren't covered under the ODB. Simply use your drug card to avoid having to make a paper claim. Keep in mind that if the prescription requires pre-approval (see page 40), you will not be able to use the card until the approval has been processed.

You can make a claim as soon as you have reached the \$100 deductible. If your expenses are below \$100, you can submit a claim for the portion of the ODB deductible you have paid after the end of the ODB program year (each July 31).

Quebec members

In Quebec, when you turn 65, you are automatically registered under the Public Prescription Drug Insurance Plan administered by the Régie de l'assurance maladie du Québec (RAMQ).



The drug coverage provided by the Ironworkers plan doesn't replace the basic coverage of the public plan; it adds to that coverage by paying the cost of drugs not insured or the portion of costs not reimbursed by the public plan.

If you have cancelled your public plan coverage, you will be responsible for paying any amounts normally covered by RAMQ before you can submit a claim to the Ironworkers plan. To avoid these additional costs, contact RAMQ to re-apply. The contact numbers for RAMQ are:

- Québec: 418-646-4636
- Montréal: 514-864-3411
- Elsewhere in Québec: 1-800-561-9749

If you want your spouse to be covered under both his/her plan and the Ironworkers plan, your spouse must have RAMQ coverage. If your spouse has his/her own insurance and is not registered with the Ironworkers plan, he/she must follow the requirements under that insurance.

Using your drug card

You should present your drug card and tell your pharmacist that:

1. you are covered for drugs under the RAMQ plan; and
2. you also have private insurance that offers additional coverage.

The pharmacy will determine the total reimbursement from RAMQ and the Ironworkers plan and you will be asked to pay any remaining amounts.

Members in other provinces

If you are living outside of Ontario or Quebec, and you or your spouse are age 65 or older, the Ironworkers plan will reimburse the \$100 annual deductible plus the dispensing fee of up to \$5 per prescription. You can make a claim to the Ironworkers plan as soon as you have reached the \$100 deductible.

What's not covered

The plan will not pay any portion of the following:

- anabolic steroids;
- contraceptives other than oral (IUDs and alternative contraceptives are covered under the major medical plan);
- experimental drugs;
- fertility drugs;
- homeopathic and naturopathic or herbal remedies;
- items or products considered to be household remedies;
- lozenges, mouth washes, non-medicated shampoos, contact lens care products and skin products;
- non-injectable vitamins and other dietary supplements or substitutes;
- over-the-counter products, whether prescribed or not;
- parenteral solutions;
- preventative vaccines (other than hepatitis A & B);
- surgical supplies and diagnostic aids.

General exclusions also apply. Please refer to "Claims (general rules)" on page 11 for more information.

LIFE INSURANCE



Life insurance can help to protect those closest to you in the event of your death.

Benefit amount

If you die while covered by the plan through your hour-bank account (whether you are active or retired), the plan pays \$30,000 in life insurance to your beneficiary or estate.

If you are retired and have pay-direct coverage, your life insurance benefit is \$10,000.

If you leave the plan, your life insurance coverage continues for 31 days. During this time, you can arrange to buy certain types of individual life insurance coverage directly from the plan's insurance company. No medical examination is necessary.



You may change your beneficiary(ies) for life insurance at any time. Beneficiary forms are available from your local union office, the Administrator, or online at **www.ontarioironworkers.com**. If you do not name a beneficiary, any death benefits will be paid to your estate.

Under current tax law, any contribution by your employer for life insurance coverage is a taxable benefit to you.

»» How to make a life insurance claim

Your life insurance benefits are insured by Sun Life Financial. Claim forms are available from the Administrator. Your beneficiary or executor must file the claim within six years of your death.

»» What's not covered

Life insurance applies to your life only. No life insurance benefits are paid on the death of a spouse or child. General exclusions also apply. Please refer to "Claims (general rules)" on page 11 for more information.

MAJOR MEDICAL BENEFITS



Your Ontario Health Insurance Plan (OHIP) — or other provincial health plan, if you live outside of Ontario — provides your first line of defence against medical expenses. This includes diagnostic procedures such as x-rays, standard ward hospital care, in-hospital drugs and services, doctors' services, and some paramedical treatments. Employer contributions to your provincial health insurance plan are paid through the Employer Health Tax. Your doctor or hospital will bill your provincial health plan directly.

You and your family members must be covered under your provincial health plan in order to have major medical coverage under the Ironworkers plan.

What's covered

You are covered for the following expenses as long as they are medically necessary and not covered by OHIP or another provincial health plan. Claims will be reimbursed based on the actual charges, or what would be charged in Ontario, whichever is less.

The plan pays 95% of the expenses listed below:

- **Ambulance service by ground** to nearest equipped hospital if your physical condition prevents you from taking another means of transportation.
- **Artificial limbs** and other prosthetics.
- **Blood, blood plasma, and oxygen.**
- **Blood glucose monitors for insulin-dependent diabetics** — maximum \$150 every five years.
- **Chronic care hospital** — maximum benefit of \$12,000 per calendar year less any nursing home benefits. Must apply for all available government assistance.
- **Continuous blood glucose monitors for insulin-dependent diabetics** — maximum benefit of \$3,500 per calendar year.
- **Dental treatment for accidental injury to natural teeth** — injury must occur while covered under the plan and treatment must be performed within 12 months. Expenses must first be submitted under the dental plan. Note that if proper documentation is provided to the Administrator within 12 months of an accident to an eligible child, the plan will cover the dental treatment even if performed after 12 months.
- **Dietitian services** — maximum \$500 per calendar year, for registered dietitian.
- **Electric hospital beds.**
- **Hearing aids and repairs** (including batteries, but excluding warranties and care packages) — maximum benefit of \$3,500 every four calendar years.
- **Home nursing (registered nurse)** — maximum benefit of \$5,000 per calendar year (only eligible if RN level of care required).
- **Inhalation chamber** (Aero Chamber) for respiratory ailments — maximum benefit of \$55 per calendar year. You may also be eligible for respiratory equipment from the Ontario Assistive Devices Program (see page 48).
- **Insulin pumps** (through Medtronic of Canada) — \$6,000 lifetime maximum (through pre-approval program – if not covered by the Ministry of Health – see below).
- **IUDs and alternative contraceptives** (*birth control pills are covered by the drug plan*).
- **Laboratory diagnostic services.**
- **Laser treatment** for skin diseases such as rosacea (excludes cosmetic procedures).



- **Medical appliance rental or purchase**, including wheelchairs, walkers, manual hospital beds, and traction kits (must be approved by the plan).
- **Nursing home room and board (must be licensed)** — maximum benefit of \$15,000 per calendar year.
- **Orthopaedic shoes and modifications** — maximum benefit of \$300 per calendar year, if prescribed by a doctor, chiropractor, chiropodist, or podiatrist for custom-construction by a certified orthopaedic footwear specialist.
- **Orthotics** required for correction of deformity of bones and muscles — maximum benefit of \$250 per foot every year — if prescribed by a doctor, chiropractor, chiropodist, or podiatrist for custom construction by a certified orthotics footwear specialist, and not only for athletic use.
- **Sleep apnea accessories** — maximum benefit of \$1,600 per calendar year.
- **Trusses, crutches, braces** (if not only for athletic use).
- **X-ray examinations.**

Changes in provincial health coverage and new medical treatments or services are not automatically covered by the Ironworkers benefit plan.

MORE ON INSULIN PUMPS

Ontario residents with type 1 diabetes should apply to the Ministry of Health's Adult Insulin Pump Program. This program pays 100% of the cost of an insulin pump (up to \$6,300 paid directly to the supplier). It also pays the user of the pump \$2,400 per year for supplies (\$600 every three months). If you do not qualify for the program, you may submit your claim for an insulin pump for pre-approval under the Ironworkers plan.

The plan pays 95% — up to a combined maximum of \$2,500 per calendar year for all services listed below (unless noted):

- **acupuncturist**
- **chiropodist** — only if no part of expense is covered by your provincial health plan
- **chiropractor**
- **massage therapist** — only if prescribed in writing by a doctor
- **naturopath** — including blood tests ordered by the naturopath
- **osteopath** — includes osteopath manual practitioner with D.O., DO(MP) or DOMTP designation and registered with a recognized association
- **physiotherapist**
- **podiatrist** — only if no part of expense is covered by your provincial health plan
- **psychologist (including registered psychotherapist)**
- **social worker**
- **speech therapist.**

» Assistive Devices Program (ADP)

If you require a medical device, you may be eligible for benefits from the Ontario Assistive Devices Program (ADP). Some of the devices covered under this program include wheelchairs, braces, hearing aids, respiratory equipment, colostomy supplies, and visual aids.

ADP has a list of eligible devices and their approved prices, and may contribute:

- up to 75% toward their approved cost (up to certain limits);
- an annual grant; or
- in some cases, 100% of the ADP price depending on the claimant's age and circumstance.

If you or a dependant requires the type of equipment mentioned here, you can go to any supplier that is registered with the ADP to buy what you need. For a list of registered vendors, go to the Assistive Devices Program page of the Health Ontario website (see address below), then select "Registered Vendors" from the menu on the left side of your screen.

In most cases, the supplier will automatically reduce the cost of the device by the amount covered by ADP and charge you the difference. You can then submit a claim to the Ironworkers plan for your out-of-pocket expense. Please contact the Administrator for further information.

Find out more online by going to www.health.gov.on.ca.

» How to make a major medical claim

No special claim form is required. Simply send your receipts to the Administrator within one year of the date of payment. Please make sure to include your name and SIN or member certificate number – and a copy of the prescription for drug claims.

» What's not covered

The plan will not pay for:

- dental expenses except as listed under "What's covered" on page 46;
- insulin pumps not made by Medtronic of Canada;
- items required only for athletic use;
- registered nursing assistants, licensed practical nurses or homemakers.

General exclusions also apply. Please refer to "Claims (general rules)" on page 11 for more information.



MEMBER ASSISTANCE PROGRAM (MAP)

Your Member Assistance Program (MAP) provides you with **immediate, no-cost and confidential help** for your work, health and life concerns. It gives you access to a series of sessions with a professional. If you need more specialized or long-term support, the team of experts can suggest an appropriate specialist or service suited to your needs, within your community.

Here's an overview of the services and support available:

Service	What it's for
Short-term Professional Counselling	Provides support for personal and emotional issues
Family Support Services	Provides access to child and eldercare resources
Legal Support Services	Provides consultations with professional lawyers to answer legal questions
Specialized Counselling and Online Programs	Helps with career challenges, managing stress and other related issues
Nutritional Services	Offers consultations with Registered Dietitians on any nutritional matters or concerns
Health Coaching	Offers consultations with Registered Nurses for information and advice on your health issues
Financial Support Services	Provides consultations with financial professionals to answer your financial questions

You and your immediate family members (your eligible spouse and dependent children) can access these services whenever and wherever you need them.

For your convenience, help is available through:

Group counselling | First chat | In-person counselling | Online services
Telephonic counselling | Video counselling | E-counselling | My EAP app

For more information or to access your MAP, call **1-844-880-9142** (TTY: **1-877-338-0275**), visit **workhealthlife.com**, or download My EAP on your mobile device.

TRAVEL MEDICAL INSURANCE

If you or your covered family member are sick or injured while away from home, your travel medical insurance program provides important coverage.



You are covered under the program only if:

- you and your family have Ironworkers major medical benefits;
- you and your family are covered under your provincial health insurance plan;
- you are not going to be away from home for more than 120 days (after 120 days, coverage stops); and
- you return home for at least one day between trips.

» The medical assistance card

The medical assistance card is the key to your travel medical coverage. The card provides the telephone numbers for Global Excel — a company specializing in travel medical emergency and assistance services.

Global Excel is available to take your calls 24 hours a day, seven days a week.

Services include finding the nearest doctor, clinic or hospital, as well as benefit and claim information, urgent message relay, direct billing, and translation.

» Before you go on vacation

Check to see if the country you're visiting is listed on the back of your card. If it's listed, you can use that number to make a toll-free call to Global Excel. If the country is not listed, you'll have to make a collect call.

To call Canada collect, you need to use the collect call access code for the country you're visiting. To call Global Excel collect, dial:

- From Canada or U.S. (toll free): **1-866-870-1898**.
- From anywhere else: **+819-566-1898** (the "+" refers to the collect call access code)

» Before you receive any medical treatment outside of Ontario

1. Call Global Excel using the numbers shown on the card.
2. Tell the Global Excel representative your group policy number (1058604).
3. Provide your OHIP (or other provincial health plan) number.

If you don't call before you receive medical treatment, your coverage may be denied. The only exception is if you are unconscious or too sick or injured to call. In this case, you or someone you know must call as soon as possible.



» What's covered

Travel medical insurance	
<p>Medical emergency benefits</p> <p>Eligible expenses 95% up to \$10,000 100% over \$10,000</p>	<p>The plan pays 95% of the first \$10,000 of eligible medical emergency expenses per injury/illness per person per trip; and 100% of eligible expenses over \$10,000 per injury/illness per person per trip including:</p> <ul style="list-style-type: none"> • air transportation to the nearest medical facility or a Canadian hospital for emergency treatment when pre-approved and arranged by Global Excel; • ambulance transportation by licensed ground ambulance when medically necessary; • diagnostic services prescribed by a doctor (some pre-approval restrictions apply); • medical appliances such as crutches, casts, splints, etc. when prescribed by a doctor and pre-approved; • paramedical services (licensed chiropractor, physiotherapist, podiatrist, or osteopath) when pre-approved (limited to \$250 per person per practitioner); • prescription drugs (excluding drugs for pre-existing conditions), limited to a 30-day supply per prescription, unless confined to a hospital; • private duty nurse when medically necessary and while hospitalized, must be pre-approved (limited to \$5,000 maximum per person); • room and board in a hospital public ward; • treatment by a doctor; • treatment in an intensive or coronary care unit, if medically necessary; • up to \$2,000 per person for emergency dental treatment caused by an accidental blow to the mouth or face.
<p>Non-medical emergency benefits</p> <p>Eligible expenses 100%</p>	<p>The plan pays 100% of all eligible non-medical emergency expenses including:</p> <ul style="list-style-type: none"> • incidental expenses — up to \$250 per trip for all out-of-pocket expenses (such as telephone, parking, television rental) resulting from hospitalization; • meals and accommodation — up to \$150 per day per family when pre-approved (limited to \$3,000 per trip); • return of a travelling companion — single, one-way economy fare, when pre-approved;

Travel medical insurance	
<p>Non-medical emergency benefits</p> <p>Eligible expenses 100%</p>	<ul style="list-style-type: none"> • return of deceased — up to \$5,000 for preparation and transportation (\$2,500 if cremated or buried at the place of death). Cost of casket or urn is not covered; • vehicle return — up to \$5,000 to return an owned or rented vehicle when pre-approved and/or arranged by Global Excel; • visit by a family member — round-trip economy fare and \$150 per day for meals and accommodation (to a maximum of \$3,000), when pre-approved.
<p>Medical referral</p> <p>Eligible incidental expenses 100% up to \$25,000 per referral</p>	<p>The plan pays 100% of eligible expenses for medical referrals up to \$25,000 per referral when pre-approved, provided that:</p> <ul style="list-style-type: none"> • non-medical expenses are not covered by your provincial health insurance plan; • medical referral treatment is not available in Canada; and • your provincial health insurance plan has approved the medical referral treatment and will pay the eligible medical expenses.
Pre-existing conditions	You are covered only if your pre-existing medical condition has been stable for a continuous period of at least three months before departure.
Maximum trip duration	Maximum of 120 days per trip.
Return period	You must return home for at least one day between trips.
Overall maximum	<ul style="list-style-type: none"> • \$1,000,000 per insured person, per trip for medical and non-medical emergency benefits; • \$25,000 per insured person per referral for medical referral incidental expenses.

• **DON'T FORGET TO COME HOME** ! •

Your travel medical insurance covers you for trips of up to 120 days.

You must return home for at least one day before starting your next trip.



» How to make a travel medical claim

When you contact Global Excel for help during a medical emergency, they'll start the paperwork for your claim. Global Excel will also start the paperwork for a claim you have with your provincial health plan, or any other plan that may contribute to the payment of your expenses. In order to make a claim to Global Excel, you will need to:

- provide written proof of your claim within 90 days of the date you receive the services, and
- provide Global Excel with all the other documentation they require (check your travel insurance brochure or contact Global Excel).

Approved claims are paid in Canadian funds based on the exchange rate in effect when the expense was incurred.

Keep a copy of your receipts for your records. If you also have coverage under another plan, please refer to "Coordinating claims" on page 12.

» What's not covered

No benefits are paid for expenses relating to:

- an accident that occurs while you are operating a motor vehicle, vessel or aircraft while under the influence of drugs or toxic substances, or had a blood alcohol level higher than 80 milligrams of alcohol per 100 milliliters of blood, or had a blood alcohol level higher than the legal limit in the location where the accident occurred;
- any trip booked or started contrary to medical advice or after you are diagnosed with a terminal illness;
- cardiac catheterization, angioplasty, and/or cardiovascular surgery including any associated diagnostic test or charges unless pre-approved, except in extreme circumstances where this surgery is performed on an emergency basis immediately upon admission to hospital;
- committing or attempting to commit an illegal act or a criminal offence;
- cost of any airline ticket covered under the plan where your ticket may be exchanged or used for the same purpose;
- emergency air transportation and/or car rental, unless pre-approved expenses are normally covered under any government health insurance plan;

- expenses in your province of residence where you attend school on a full-time basis, or in your home country if you are a foreign student studying in Canada or a non-resident working in Canada;
- hospitalization or services in connection with general health examinations for “check-up” purposes, treatment of an ongoing condition, regular care of a chronic condition, home health care, investigative testing, rehabilitation, or ongoing care or treatment in connection with drugs, alcohol, or any other substance abuse or non-compliance with any prescribed medical therapy or treatment and medical treatment of an acute sickness and/or injury after the initial emergency has ended (as determined by the Medical Director of Global Excel);
- loss or damage to eyeglasses, contact lenses, prosthetic devices, or hearing aids;
- magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds, and biopsies, unless pre-approved;
- mental, psychological, or emotional disorders unless such disorder requires immediate hospitalization;
- participation in professional sports, or motorized or mechanically assisted racing or speed contests (an organized activity of a competitive nature in which speed is a determining factor in the outcome of the event);
- replacement of an existing prescription whether by reason of renewal or inadequate supply, or the purchase of drugs and medications (including vitamins) that are commonly available without a prescription or that are not medically necessary as a result of an emergency;
- service in the armed forces, war, riot or civil disorder, rebellion, revolution, hijacking, or terrorism;
- suicide, attempted suicide, or intentionally self-inflicted injury, whether sane or insane;
- treatment not performed by or under the supervision of a doctor or dentist;
- treatment or hospital confinement of mother or child as a result of pregnancy, miscarriage, childbirth, or complications of any of these conditions occurring in the four weeks before and/or after the expected delivery date;
- treatment or surgery during a trip when the trip is undertaken for the purpose of securing or with the intent of receiving medical or hospital services, whether or not this trip is taken on the advice of your doctor;
- treatment, surgery, or medication that is not medically necessary in connection with an emergency or that you choose to have provided outside Canada when medical evidence indicates that you could return to Canada to receive the treatment; or
- upgrading charges and cancellation penalties for airline tickets, unless pre-approved.

General exclusions also apply. Please refer to “Claims (general rules)” on page 11 for more information.



VISION CARE



Having regular eye exams is an important part of maintaining good health. For this reason, the Ironworkers benefit plan covers you and your dependants for eye exams – as well as prescription glasses (including safety glasses), contact lenses and laser eye surgery.

»» What's covered

The plan covers you for up to \$700 every two calendar years for an eye exam, prescription glasses, prescription sunglasses, prescription safety glasses, repairs on any prescription eyewear, and contact lenses. Your spouse is covered for up to \$600 every two calendar years, and your children are each covered for up to \$600 every calendar year. In addition, the plan covers up to \$50 every two years for retinal thickness analysis.

If contact lenses are required because of surgery or keratoconus treatment, the plan will pay up to \$200 extra for each surgical procedure and \$200 extra per lifetime for non-surgical treatment.

Laser eye surgery is covered at 95% with a \$5,000 lifetime maximum for both eyes. In order to qualify for this benefit you (or your covered family members) must have had at least 36 months of benefit coverage within the previous 60 months.

Lens implants are also covered at 95% with a \$5,000 lifetime maximum for both eyes.

»» How to make a vision claim

No special claim form is required. Simply send the prescription and receipt (with your name and SIN or member certificate number) to the Administrator within one year of your payment.

»» What's not covered

Non-prescription reading or sunglasses are not covered under the plan. Reading and sunglasses are covered only if they require a prescription that is necessary for the correction of vision.

General exclusions also apply. Please refer to "Claims (general rules)" on page 11 for more information.



Ontario Ironworkers Pension Plan





QUICK FACTS ABOUT YOUR PENSION PLAN

How to join the plan — If you are a member of a participating local, you automatically join the plan at the beginning of the month in which your employer pays a pension contribution for hours you

have earned. If you are a probationary member, contributions will be held — and you will not earn any pension — until you become an initiated member of the union.

Different rules apply if you are a union member of any other local that has signed a reciprocal agreement with us (see page 58). You must complete an Appointment of Beneficiary Form and return it to the plan Administrator.

Contributing to the plan — Your employers contribute to the plan for each hour that you earn. The pension you receive is paid for by these contributions. You are not permitted to make any contributions to the plan.

Size of your pension — The amount of your pension depends on the total contributions you have earned. The current formula is \$13 of monthly pension for every \$1,000 of contributions. The formula may change from time to time.

When you can start your pension — You can retire with an unreduced pension on the first day of any month after age 60, or if your age plus years of union membership equal 85 or more. You may also retire as early as age 55 with a reduced pension, or after age 65 with an increased pension. **The Trustees must give consent to all applications for pensions starting before age 65.** This consent is based on the financial health of the plan.

How your pension is paid — Your pension is paid to you each month for as long as you live and, depending on the payment option you choose, may continue to a beneficiary(ies) after your death.

If you have a spouse — If you have a spouse when you retire, pension law requires that you choose a form of pension that provides continuing payments to your spouse if you die first. If you and your spouse sign a waiver refusing this benefit, you may choose a different form of payment, or a beneficiary other than your spouse.

If you leave the trade before age 55 — You have two choices: keep your pension benefits in the plan to provide a pension when you retire, or leave the plan (see below).

If you leave the plan — You may withdraw the cash value of your pension if it has been at least six months since you left the trade and no contributions have been made for you during that period, OR if you are still a union member but no employer contributions have been made for at least 24 months. The cash value of your pension is “locked in” by law and must be transferred to another registered plan or a locked-in account.

In the event of your death — If you die before your pension begins, your beneficiary or estate will receive a death benefit from the plan. If you die after your pension has started, death benefits (if any) will depend on the form of pension you choose at retirement.

◦ IMPORTANT ! ◦

Your Ontario Ironworkers Pension Plan may be your most important financial asset. Pensions are expensive! Just think, if you weren't a member of the Ironworkers plan and had to save for retirement on your own, you'd need about \$540,000 (in 2017) to buy a lifetime pension of \$30,000 a year starting at age 60. It's not unusual for retiring members of the Ironworkers to discover that the pension they have earned under the plan is, by far, their most important financial asset.

SOURCES OF RETIREMENT INCOME

Most experts agree that, to retire comfortably, you need to replace about 50% – 70% of the income you made while you were working. Where will that money come from? For Canadians, the three main sources of retirement income are:

1. employment-based pension plans (like the Ironworkers plan),
2. government programs, and
3. personal savings.

Chances are you'll need to rely on all three to reach your target retirement income level.



» 1. Employment-based pension plans

The Ironworkers pension plan is an important part of your union membership. Currently, less than 25% of non-government Ontario workers belong to employment-based pension plans. The amount of income provided by these plans varies widely. In most cases, the employer contributes an amount, and plan members are required to contribute at least as much as their employer, out of their own pockets. In your case however, you are not permitted to contribute to the plan.

The amount you receive from the plan will depend on how much you've earned in contributions, and the pension formula in effect during your plan membership. An estimate of your pension at retirement is shown on your annual statement and on GamePlan at www.ontarioironworkers.com.

Your Ontario Ironworkers Pension Plan is described in more detail on the following pages.



» 2. GOVERNMENT PROGRAMS

Government programs include the Canada/Quebec Pension Plan (C/QPP), Old Age Security (OAS) and, for low income Canadians, the Guaranteed Income Supplement (GIS). Please refer to page 84 for more information.

» 3. PERSONAL SAVINGS

If there's a gap between your target retirement income and your combined Ironworkers and government pensions, that's where personal savings come in. In Canada, of course, one of the most tax-effective ways to save for retirement is through a registered retirement savings plan (RRSP). Any contributions you make to an RRSP come straight off your taxable income and can make a big difference in the amount of tax you pay. The savings you leave in your RRSP (including investment income) grow tax free until they are used to provide a retirement income.

Want to see how much retirement income you can expect to get from the Ironworkers plan? Go to [GamePlan](#) at www.ontarioironworkers.com.

For information on how your membership in the Ironworkers pension plan affects your RRSP contribution limit, see page 61.

JOINING THE PLAN

If you are a member of a “participating local” (Ironworkers or Rodmen Local 700, 736, 759, 765, 786, or Ironworkers Local 721), you **automatically** join the pension plan if you work for an employer who contributes to the plan for you. *Rodmen Local 721 is not a participating local.* During your probationary membership, you will not be eligible to earn any pension benefits.

If you are a member of any other local that has signed a reciprocal agreement with us, you will join the pension plan if:

- you work for employers who together contribute \$1,000 or more to the plan for you, or
- you satisfy the requirements of a part-time worker and your employer contributes to the plan for you.

You may also join the pension plan if you work for the union or the plan Administrator.

You automatically join the pension plan if you are a member of a participating local and work for an employer who contributes for you.

When you join the pension plan, the Administrator will send you an Appointment of Beneficiary Form that you must fill out and return. By law, your spouse is automatically your beneficiary for certain death benefits unless he or she signs a waiver refusing this right. If you do not have a spouse, or your spouse signs a waiver, you can name anyone as your beneficiary, and you may change your beneficiary at any time up until you start collecting your pension.

HOW THE PLAN WORKS

For each hour that you earn, your employer makes a contribution to the pension plan for you. The exact amount of the contribution is set out in the collective agreement and is voted on by the membership. At the end of each month, any employer you have worked for reports your hours and sends a cheque to the Administrator for deposit into the pension trust fund.



Professional investment managers invest the plan's assets in bonds, stocks, and other types of investments permitted by pension law. All pension benefits and operating expenses are paid directly from the plan.

KEEPING TRACK OF YOUR PENSION

» Pension hours

To help you keep track of your employer contributions, they are posted on the website at www.ontarioironworkers.com and on the **Ben-Check** app for iPhone and iPad. You are also sent a statement of pension hours every four months. Please

You will be given credit only for contributions that are actually paid by your employer. Please check your statement or go online to make sure that your employers have reported your hours correctly.

check your statement or go online to make sure that your employers have reported your hours correctly. You will be given credit only for contributions that are actually paid by your employer. **You must report errors within two months of the date that your statement of pension hours is issued.**



» Impact of your Ironworkers pension on your RRSP contribution room

You pay no income tax on contributions made by your employers to the Ontario Ironworkers Pension Plan. However, your RRSP room is reduced by these contributions (which are reported on your T4 as a “pension adjustment”). If you have excess hours transferred into the pension plan from your hour-bank account, you will also receive a T4A form from the Administrator.

Tax law limits the amount that you may put aside tax free in an RRSP each year. The current limit is 18% of your previous year’s “earned income” up to the following dollar limits **minus** any pension contributions made by your employers to the Ironworkers plan for hours you worked in the previous year.

Year	RRSP contribution
2017	\$26,010
2018	\$26,230
2019 and later	Indexed, based on increases in the Average Industrial Wage

Your available RRSP contribution room for the year is shown on your annual Notice of Assessment. If you contribute less than the maximum to an RRSP in any year, you may carry forward your unused contribution room to future years.

It is important to keep track of your RRSP contributions to avoid over-contributing. Tax law allows a lifetime over-contribution limit of \$2,000. Amounts above this limit are subject to a 1% monthly penalty.

» If you work in another local

Some Ironworkers locals outside Ontario and other union locals in the construction industry have signed agreements to allow the transfer of contributions within Canada.

An international agreement has also been signed with certain U.S. locals. This agreement can provide you with a pension benefit if you have a break in service and lose your right to an Ironworkers pension because of work done in the U.S. Keep in mind that you will have to apply to your U.S. local office to claim that pension.

Please contact the Administrator if you need more information.

» Pension statements

The Administrator sends you a pension statement each year. This statement shows you:

- how much pension you have earned,
- your pension contribution summary,
- what your payment options will be at retirement,
- your estimated pension depending on your retirement age, and
- what happens to your pension if you die before you retire.

Your personalized statements are also available on our website and the Ben-Check app.

For more information on how much your future pension may be worth, go to GamePlan at **www.ontarioironworkers.com**.

YOUR PENSION AMOUNT

Your monthly pension is based on the following:



» Past service pension

If you were already a member of your local when it joined the Ontario Ironworkers plan, and your local joined before 1970, you were given a past service pension credit. Your past service credit is based on your age and years of continuous union membership when your local joined the plan (as shown on the next page), up to a maximum of 10 years.



	Local	Date local entered plan
Local 700	Ironworkers Rodmen, Sarnia Rodmen, Windsor Rodmen, London	May 1, 1965 May 1, 1965 May 1, 1966 May 1, 1967
Local 721	Ironworkers	May 1, 1965
Local 736	Ironworkers Rodmen	May 1, 1965 May 1, 1970
Local 759	Ironworkers Rodmen	May 1, 1969 May 1, 1991
Local 765	Ironworkers Rodmen	May 1, 1969 May 1, 1986
Local 786	Ironworkers Rodmen	November 1, 1965 May 1, 1970

If your local joined the plan in 1970 or later, only the current service pension applies.

» Current service pension

For each \$1,000 that your employer contributes to the pension plan on your behalf, you receive a certain amount of monthly pension at retirement (see table on the following page). If you have contributions coming into the plan as a probationary member, they will be held until you become a fully initiated union member. You will forfeit these contributions if you go longer than five years without additional contributions being made for you and you still haven't been initiated.

Depending on the pension plan's overall financial health, the Trustees may declare a pension bonus to increase pensions for active or retired members, or, if necessary, a pension reduction.

Your Ironworkers pension is paid in addition to any Canada/Quebec Pension Plan (C/QPP) and Old Age Security (OAS) benefits for which you may qualify.

Hour-bank transfers: If, at the end of any month, you have more than 2,400 hours in your benefit plan hour-bank account, the excess will be transferred to the pension plan to increase your pension.

HOW TO CALCULATE YOUR CURRENT SERVICE PENSION

Year	Monthly pension at normal retirement
From the date your local entered the plan to December 31, 1978	On contribution rates of 20¢ or less per hour: \$14.50 per \$1,000 of contributions On contribution rates of 21¢ or more per hour: \$21 per \$1,000 of contributions MINUS \$1.30 for every 1,000 hours
From January 1, 1979, to December 31, 1982	\$13.82 per \$1,000 of contributions
From January 1, 1983, to December 31, 1991	\$14.44 per \$1,000 of contributions
From January 1, 1992, to December 31, 2006	\$15.20 per \$1,000 of contributions
On and after January 1, 2007	\$13 per \$1,000 of contributions

» Pension example

If you joined the plan in January 1985 and earned the following contributions:

- From January 1985 to December 1991, your employers contributed \$30,000 for hours earned. The monthly pension earned during this period is \$14.44 for each \$1,000 ($30 \times \$14.44$).
- From January 1992 to December 2006, your employers contributed \$140,000 for hours earned. The monthly pension earned during this period is \$15.20 for each \$1,000 ($140 \times \$15.20$).
- From January 1, 2007 through December 31, 2014, your employers contributed \$60,000 for hours earned. The monthly pension earned during this period is \$13 for each \$1,000 ($60 \times \$13$).

At the end of 2013, your monthly pension earned to date is:

$$\begin{array}{rcl}
 30 \times \$14.44 & = & \$433.20 \\
 + 140 \times \$15.20 & = & \$2,128.00 \\
 + 60 \times \$13 & = & \$780.00 \\
 \hline
 & = & \$3,341.20 \text{ per month}
 \end{array}$$

This is only an example. Your actual pension will depend on your age and service when you retire, and the payment option you choose.



GamePlan, our online pension calculator, comes fully loaded with all your personal information. It can show you:

- **estimates of how much pension you'll get at different ages,**
- **the impact on your pension if you cut back or increase your hours, and**
- **what would happen to your pension if you left the plan.**

Try it today at www.ontarioironworkers.com

WHEN YOU CAN RETIRE



When to retire is a big decision that can have a significant impact on the amount of pension you receive. If you want to retire before age 65, you must first get Trustee consent (see next page for more information). If you retire before age 60 and with less than 85 “points”, your monthly payments will be smaller because they are expected to be paid over a longer period of time.

The Ontario Ironworkers Pension Plan gives you five options for retirement. You may retire on a:

1. full pension with consent, if you're at least age 60 but less than age 65;
2. full pension at age 65 (no consent required);
3. full pension with consent after your age plus years of union membership equal 85 (85-point pension);
4. reduced pension with consent, if you are between the ages of 55 and 60 (but before you have 85 points); or
5. an increased pension anytime after you reach age 65.

Under pension law, you **must** begin collecting your pension by December 1st of the year in which you reach age 71.

To begin your monthly pension, please complete a Pension Application Form and return it to the Administrator at least two months before you retire.

Union membership: For purposes of retiring on an 85-point pension, union membership includes membership in any Canadian Ironworkers local, but the last 20 years before retirement must be in one or more of the six participating Ontario locals.

» Trustee consent

If you retire before age 65, the application to begin your pension must first be approved by the Trustees. Trustee consent is not granted on an individual basis. The Trustees review the overall financial health of our plan to see if it's in a position to provide early retirement pensions. If it is not, all members will be notified in advance.

» "Normal" retirement

Your "normal" retirement date is the first of the month after you reach age 65. However, the plan allows you to **retire on a full pension as early as age 60 with Trustee consent.**

» 85-point (unreduced) early retirement

You may retire before age 60 with no reduction in your pension only if:

- your age plus years of union membership total at least 85, and
- you have the consent of the Trustees.

Years of membership that count

Only complete months count when calculating your age and years of union membership. Your years of union membership include:

- membership in any Canadian Ironworkers local but your last 20 years before retirement must be spent in one or more of the six participating Ontario locals (see "Participating Locals" under Key terms and definitions on page 91); plus
- any years of previous membership if you left the union or your membership was suspended, but only if you did not withdraw your pension benefits from the plan; plus
- up to 24 months before you became a union member in which contributions for 20 or more hours per month were made for you. You will have to provide proof to the Administrator that you earned these hours.

Benefit coverage after retirement: When you retire, your benefit coverage continues until your hour-bank account falls below 100. At that time, you may keep your benefit coverage (if you qualify) by arranging to make monthly pay-direct contributions. If you retire on an 85-point pension, you'll have to pay the full pay-direct rates that apply to non-retired members (see page 20 for more details).



» Reduced early retirement

You can retire with a reduced pension between ages 55 and 60.

Under this option, your pension is calculated the same way as a pension at age 65. It is then reduced by 5% for each year you retire before age 60 since payments will likely continue for a longer period of time. For example, if you retire at age 55½ (four and a half years early), your pension is reduced by 22½%. **Remember, Trustee consent is required for early pensions.**

Your pension will not be reduced if you retire under the 85-point rule; see page 66.

» Late retirement

Your pension is increased by 5% for each year you delay retirement past age 65. For example, if your pension begins at age 67, it will be increased by 10%. By law, you must start your pension by December 1st of the year in which you reach age 71.

» Working after you start your pension

If you start your pension and continue working for a contributing employer or under a reciprocal agreement, either part-time or full-time, your employers will make contributions to the pension plan for each hour that you earn. These contributions will be used to increase your pension based on your age and interest rates. This means that your overall pension will increase, but the extra pension you earn will be less than it would have been if you had not already started collecting your pension.

If you take an 85-point pension and continue to work for a contributing employer or under a reciprocal agreement, your pension will be suspended for any month that you earn 20 or more hours. Employer contributions will continue, however, and you will earn additional pension benefits at the same rate as an active member.

Regardless of whether or not you retired with an 85-point pension, your pension will be calculated as of January 1st of the year following the year in which the additional contributions are received by the plan.

YOUR PENSION OPTIONS



Deciding **when** you want to retire is a big decision. But it's just as important to decide **how** you want your pension paid to you. The option you choose will have an impact on the amount of your monthly pension and how much your spouse or beneficiary receives after your death. Here are some things you should keep in mind before you choose a pension payment option:

1. **It is up to you to apply for your Ironworkers and government pensions.** You should apply for your Ironworkers pension at least two months before you plan to retire. Government benefits (Canada/Quebec Pension Plan and Old Age Security) take longer to process, so you should apply for these six months ahead of time.
2. **Your pension will be paid for your lifetime.** It doesn't matter which option you choose; you will receive a pension from the Ironworkers pension plan for the rest of your life.
3. **Not all of these options will be available to you.**
 - a. **If you have a spouse when you retire:** Ontario pension law states that you must choose a form of pension that provides a continuing pension to your spouse in the event of your death. Your spouse's pension must be at least equal to 60% of your pension, but you can increase it to 100% if you wish. To provide this spouse's pension, your pension is reduced based on your age, your spouse's age, and whether you choose to continue 60% or 100% of your pension to your spouse. If your spouse doesn't need a pension, it can be declined if you both sign a legal waiver. You can then choose from any of the other pension options.
 - b. **If you retire when you're 65 or older:** The notched option won't apply because it's only for members who retire before age 65. (SEE #6)
4. **You can't change your payment option once you begin receiving your pension.** Allowing members to change their options after retirement would be extremely expensive. That's why it's important that you take the time to learn about your choices **before** you make a decision.
5. **If you want to leave money to a beneficiary other than your spouse, you must choose a "guaranteed" payment period.** In this case, the amount of money your beneficiary receives will depend on when you die and the guarantee period you select. If you die before your guarantee period ends (five or 10 years), your beneficiary will receive a death benefit for the remainder of the guarantee period. If you die after the guarantee period, your beneficiary won't receive a benefit. If you have a spouse, this option is only available if your spouse signs a waiver. (SEE #3A ABOVE)



6. **If you retire before age 65.** You may consider taking a “notched” option that increases your Ironworkers pension from the date you retire until you reach age 65, which is the date your unreduced C/QPP benefits begin. At age 65, your Ironworkers pension is reduced. The notched option is intended to provide a steady amount of monthly income from your combined Ironworkers and C/QPP benefits throughout your retirement.
7. **The “pop-up” option pays you a reduced amount while your spouse is alive, and increases if your spouse dies before you.** If you have a spouse when you retire, your pension is reduced to provide a continuing pension to your spouse after your death. With the pop-up option, you take a slightly bigger reduction, but if your spouse dies before you, your pension will be increased to the amount you would have received from a lifetime pension with a five-year guarantee period. If you die within five years of retirement, your pension will continue to your beneficiary for the remainder of the guarantee period.
8. **If you have a “small pension,” your benefit will be paid in a single, lump sum when you retire.** If your pension qualifies as a “small” pension under Ontario pension law (approximately \$184 per month in 2017), instead of receiving your pension in monthly instalments, you will receive the full value as a taxable lump-sum payment, or transfer the lump sum to a non-locked-in RRSP.

If you take the notched pension (see #6), keep in mind that the reduction at age 65 is based on maximum C/QPP benefits. If you don’t qualify for maximum government benefits, the drop in your pension may be larger than your actual C/QPP benefits.

We highly recommend that you talk to a qualified professional financial advisor before choosing your pension option. To find a qualified advisor near you, the Financial Advisors Association of Canada is a good place to start. Visit the “Find an Advisor” page in the Programs and Services section at www.advocis.com.

CHOOSING A PENSION THAT SUITS YOU

The following table illustrates the possible impact of different pension options on monthly pension payments, assuming you and your spouse are age 60. Your own pension will be based on the benefit you have earned at retirement. For a personal estimate, go to GamePlan at www.ontarioironworkers.com. Keep in mind, your Ironworkers pension is completely separate from any government benefits you may receive.

Pension payment option	Description
Lifetime pension with a five-year guarantee period	Pension paid for your life with payments continuing to your beneficiary for the remaining guarantee period if you die within the first five years of retirement.
Lifetime pension with a 10-year guarantee period	Pension paid for your life with payments continuing to your beneficiary for the remaining guarantee period if you die within the first 10 years of retirement.
60% spouse's pension	Pension paid for your life with 60% continuing to your spouse for his or her lifetime after your death.
100% spouse's pension	Pension paid for your life with 100% continuing to your spouse for his or her lifetime after your death.
60% spouse's pension with pop-up	Pension paid for your life with 60% continuing to your spouse for his or her lifetime after your death. If your spouse dies before you, your pension "pops up" to the amount you would have received from a lifetime pension with a five-year guarantee period.
100% spouse's pension with pop-up	Same as the 60% spouse's pension with pop-up except that 100% of your pension will continue to your spouse.
Notched pension with a five-year guarantee period	Pension paid for your life. At age 65, when unreduced C/QPP benefits begin, your Ironworkers pension is permanently reduced. If you die within the first five years of retirement, the death benefit is calculated as if you chose a lifetime pension with a five-year guarantee period.



Keep in mind that the form of payment you select at retirement is guaranteed; but the amount of your payment may increase or decrease depending on the financial position of the plan.

Ages 60-65 (WITH TRUSTEE CONSENT)	After age 65	Continuing to spouse for his/her life	Continuing to beneficiary for remaining guaranteed period
\$1,000	\$1,000	\$0	\$1,000
\$974	\$974	\$0	\$974
\$887	\$887	\$532	\$0
\$821	\$821	\$821	\$0
\$877 (or \$1,000 if spouse dies before you)	\$877 (or \$1,000 if spouse dies before you)	\$526	\$0
\$807 (or \$1,000 if spouse dies before you)	\$807 (or \$1,000 if spouse dies before you)	\$807	\$0
\$1,464	\$732	\$0	\$1,000

Pension payment option	Description
Notched pension with a 10-year guarantee period	Same as the notched pension with a five-year guarantee period except if you die within the first 10 years of retirement, the death benefit is calculated as if you chose a lifetime pension with a 10-year guarantee period.
Notched pension with 60% continuing to spouse	Pension paid for your life. At age 65, when unreduced C/QPP benefits begin, your Ironworkers pension is permanently reduced. If you die before your spouse, he or she will receive 60% of the pension you would have received from age 65 onward for his or her life.
Notched pension with 100% continuing to spouse	Same as the notched pension with 60% continuing to your spouse except that he or she will receive 100% of the pension you would have received from age 65 onward for his or her life.
Notched pension with 60% continuing to spouse and pop-up	Pension paid for your life. At age 65, when unreduced C/QPP benefits begin, your Ironworkers pension is permanently reduced. If you die before your spouse, he or she will receive 60% of the pension you would have received from age 65 onward for his or her life. If your spouse dies before you, your pension pops up to the amount you would have received from a notched pension with a five-year guarantee period, then is permanently reduced at age 65.
Notched pension with 100% continuing to spouse and pop-up	Same as the notched pension with 60% continuing to spouse and pop-up except that your spouse will receive 100% of the pension you would have received from age 65 onward for his or her life.

Who is your spouse? Under Ontario pension law, your “spouse” is the person who is living with you and is:

(a) married to you; or

(b) not married to you but has been living with you in a:

- **conjugal relationship continuously for at least three years, or**
- **in a relationship of some permanence if you are the parents of a child, as defined in section 4 of the Children’s Law Reform Act.**

You can only claim one person as your spouse at any one time.



Ages 60-65 (WITH TRUSTEE CONSENT)	After age 65	Continuing to spouse for his/her life	Continuing to beneficiary for remaining guaranteed period
\$1,426	\$713	\$0	\$974
\$1,382	\$650	\$390	\$0
\$1,333	\$601	\$601	\$0
\$1,374 (\$1,464 if spouse dies before you)	\$642 (\$732 if spouse dies before you)	\$385	\$0
\$1,323 (\$1,464 if spouse dies before you)	\$590 (\$732 if spouse dies before you)	\$590	\$0

HOW TO APPLY FOR YOUR PENSION



Please contact the Administrator at least two months before you are ready to start collecting your pension. The Administrator will send you an information package describing your payment options and the forms you must complete. You can “backdate” your pension (see below), unless you are retiring with an 85-point pension.

» Backdating

You can backdate your pension start date for up to a maximum of 12 months. For example, if you are retiring on December 1 of this year, you can ask to have your pension calculated as though you retired as early as last December 1st, and receive a single cheque for the first 12 months of pension payments. This lump-sum payment would be taxed as income this year.

If you're over age 65 when you backdate your pension, you will not receive the increase you would have received for staying in the plan. If you're under age 60, your pension will be reduced because you'll be starting it earlier. This reduction applies throughout your retirement. Any pension that is backdated to before age 65 requires Trustee consent.

Keep in mind that backdating is not available if you retire with an 85-point pension.

HOW YOUR PENSION IS PAID

Your pension is deposited directly to your bank or other personal account on the first day of each month. If necessary, you can ask to have a cheque mailed to you instead of having it deposited directly, but this may cause delays in receiving your monthly payments. To avoid missing payments, please make sure you notify the Administrator of any changes in your address or banking arrangements. Direct Deposit Forms are available in the Forms section of our website.



» Income tax

Income tax is deducted from your pension before it is paid to you. The amount that is deducted is based on your estimated income.

When it comes time to file your tax return, you will see how accurately your income has been estimated. If you have to pay a large lump sum when you file your return, your income has been underestimated and you may want to have more tax deducted from your monthly pension payments in the future. If you decide there is too little tax being deducted from your pension, you can change this amount (within limits) at the end of the year by filling in the TD1 form supplied to you by the Administrator.

If, on the other hand, you find you are receiving a large refund from the government each year, your income is being overestimated, and you may be deducting too much tax from your pension payments. In this case, you may contact the Canada Revenue Agency (CRA), for the T1213 “Request to reduce tax deductions at source” form.

If you are considering a change to your tax deduction, we recommend that you consult with an accountant or financial advisor.

Your pension is paid on the first day of every month. Tax is deducted first.

» Pension income splitting

You can split up to 50% of your pension income with your spouse. This means that your spouse can report up to half of your pension income on his or her tax form.

Pension income splitting doesn't affect how or to whom your pension income is paid. It's simply a way for you to reduce your individual income taxes. All you need to do is submit Form T1032, Joint Election to Split Pension Income, available from the Canada Revenue Agency, and complete an additional line on both your own and your spouse's tax returns.

If you are thinking about changing your tax deduction, or splitting your pension income, we recommend that you first consult with an accountant or financial advisor.

IF YOU LEAVE THE TRADE BEFORE YOU QUALIFY FOR A PENSION



If you decide to leave the trade before you qualify for a pension, you can:

1. **stay in the plan** – Even though you are not receiving any employer contributions, you can leave your benefits in the plan to provide a pension when you retire. You can either take your full pension between ages 60 and 65, a reduced early retirement pension between ages 55 and 60, or an increased pension between ages 65 and 71; or
2. **leave the plan** (SEE NEXT SECTION).

Keep in mind, if you leave your pension in the plan, it may be subject to any plan changes made before your pension begins.

LEAVING THE PENSION PLAN



Upon written notification to the Trustees, you may withdraw your pension benefits from the plan if you are under age 55 and:

- it has been at least six months since you were suspended or withdrew from the union and no contributions have been made during that time; or
- you are still a union member, but no employer contributions have been made for you for 24 straight months.

If you withdraw your pension benefits, you will not collect a pension at retirement unless you rejoin the plan and earn additional benefits.

» Amount of your termination benefit

If you leave the plan, you will receive the cash value of your pension earned to date. No pension will be paid at retirement unless you rejoin the plan and earn additional benefits.

If you leave the plan when it has a solvency funding shortfall (see definition on page 93),

the amount of your pension will be reduced based on the plan's funding level at that time. This means that the cash value of your pension will be smaller.



» How the “cash value” of your benefit is calculated

The cash value of your plan benefit is sometimes known as the “commuted” or “transfer” value. The cash value is the total value — in today’s dollars — of the lifetime pension you have earned and would receive beginning at age 65 if you left your benefits in the plan until then. In other words, it is the amount of money that must be set aside today to pay the pension you would receive starting at age 65.

» Payment of your termination benefit

By law, you must transfer your cash value to:

1. a special type of RRSP called a LIRA (locked-in retirement account), which must eventually be used to provide a retirement income; or
2. an insurance company to buy an annuity that will guarantee a lifetime income when you retire; or
3. your new employer’s registered pension plan if that plan allows transfers.

All of these transfers are tax free.

If the pension you have earned qualifies as a “small” pension (approximately \$184 in 2017), you **must** take your termination benefit either as a one-time taxable lump-sum payment or transfer it to a non-locked-in RRSP.

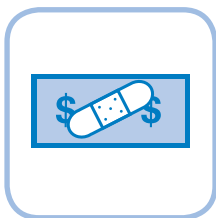
If you leave the plan after age 45 with 10 years of union membership, you may take up to 25% of your pension benefits earned before January 1, 1987, in cash, even though your pension doesn’t qualify as a “small” pension.

In 2012, the government introduced new rules for Ontario pension plan members whose employment ends involuntarily and without cause when their age plus service equals 55 or more. Under these rules, if you choose to transfer your pension out of the plan, the current value of your pension would include the value of any subsidized early retirement benefits you would have received if you stayed in the plan. These “grow in” benefits are optional for multi-employer plans like ours and the Trustees have opted out of the new rules.

» If you rejoin the plan

If you leave the plan and later rejoin, any years of plan membership before you left will count toward an 85-point pension only if you did not withdraw your pension benefits from the plan. Periods of suspension are not counted toward an 85-point pension.

IF YOU SUFFER A FINANCIAL HARDSHIP



If you're in a serious financial crunch, you may qualify for a financial hardship withdrawal if at least one of the following applies:

- Your expected annual income is low (under \$36,867 in 2017);
- You need money to pay for the first and last month's rent of your principal residence;
- You are in arrears of rent or secured debt on a principal residence (such as a mortgage), and you could face eviction; or
- You need money to pay for medical expenses for you, your spouse or any dependents of either of you. Expenses include renovations to your principal residence for medical reasons.

Here's what you need to do to apply for a hardship withdrawal:

1. Leave the Ironworkers plan (see page 76).
2. Transfer the cash value of your Ironworkers pension to a locked-in retirement account (LIRA) at a Canadian financial institution of your choice.
3. Complete a financial hardship withdrawal application – available at www.fSCO.gov.on.ca, or from the financial institution that holds and administers your LIRA.

Your financial institution will review your application to see if you qualify for the withdrawal. It will also let you know how much you are allowed to withdraw based on the type of financial hardship you are facing.

If you leave the plan to take a financial hardship withdrawal, but you're still working in the trade and your employer is contributing to the pension plan on your behalf, you can rejoin the plan as a new member and start earning additional pension benefits.

If you have any questions about the withdrawal process, please contact your financial institution.



IF YOU BECOME TERMINALLY ILL

It's probably not something you want to think about, but it's important for you to know that, if you ever found out that you were terminally ill, you could make a request to withdraw the entire cash value of the pension you have earned from the Ironworkers pension plan as a single payment.

To apply for a withdrawal, you must complete an "Application to Withdraw Pension (terminal illness/disability) Form" that can be found in the Forms section of our website, **www.ontarioironworkers.com**. Your attending physician must complete a section of the form confirming that you have less than two years to live.

You must include the following information with your completed application:

1. proof of your age (used to calculate the cash value of your pension), and
2. a copy of any court order or separation agreement (if you have one or more former spouses).

Keep in mind that if you have a spouse, his or her written consent is required before you can withdraw your funds. This consent is important because your spouse has a right to death benefits that he or she will give up when you make a withdrawal. For this reason, you and your spouse should obtain independent legal and professional financial advice before making this decision.

After you submit the application, the Administrator will notify you of the cash value of your pension. You will then be asked to complete a "Payment Instructions Form (Withdrawal due to terminal illness/disability)" — also available on our website — to confirm that you still want to make the cash withdrawal, and to indicate your preferred form of payment. You can withdraw your funds as a taxable cash payment or make a tax-sheltered transfer to an RRSP or other registered account.

IF YOU DIE BEFORE RETIREMENT



If you die before your pension begins (and you have not already withdrawn your pension due to terminal illness), your beneficiary or estate will receive a death benefit from the plan. This death benefit will equal the employer contributions made until the date of your death, plus interest paid after 1980, and any bonuses declared by the

Trustees. If the cash value of the pension you have earned since January 1, 1987, is greater than these total contributions plus interest and bonuses, the cash value of your pension will be paid as a death benefit.

If you have a spouse

By law, your spouse is automatically the beneficiary of your pension earned after 1986. But if your total pension contributions plus interest and bonuses is greater than the cash value of your pension earned after 1986, your beneficiary (who can be your spouse or someone else) will receive the difference. If you do not name a beneficiary, your estate will receive the difference. If you have a spouse but you prefer to name someone else as your beneficiary, your spouse must sign a waiver refusing the right to a death benefit. This is a big decision, and your spouse is strongly urged to seek independent legal advice before waiving this right.

If you want your full death benefit to be paid only to your spouse, you must complete all of the necessary sections of the Ironworkers Appointment of Beneficiary Form.

If your spouse is your pension plan beneficiary, he or she has the following options:

1. take the death benefit as a lifetime pension starting immediately,
2. leave the death benefit in the plan in order to take a lifetime pension at some future date,
3. transfer the death benefit tax free to an RRSP or to an insurance company to buy an annuity, or
4. take the death benefit as a taxable one-time cash payment.

It's important to note, your surviving spouse will continue to have free coverage under the benefits plan for 10 years after your death **only** if your spouse chooses option 1 or 2 above.

Even though your spouse is your beneficiary by law, if you get married again or have a new common-law partner who qualifies as a spouse, you should submit a new Appointment of Beneficiary Form to the Administrator. This helps to avoid any confusion or errors if something should happen to you down the road. You can only have one spouse at a time who qualifies for death benefits from the plan.

If your surviving spouse dies before receiving the full value of your death benefit, the final payment will be made to his or her beneficiary or estate.

If you don't have a spouse

If you don't have a partner who qualifies as your spouse under the pension plan (or your spouse has signed a waiver), you can name anyone you want as your pension



plan beneficiary. When a death benefit is paid to someone other than a spouse, it is paid in a single payment (minus any withholding taxes).

If you don't name a beneficiary, or your beneficiary is not living, your death benefit will be paid to your estate — unless you make specific reference to your pension death benefit in your will. If it is paid to your estate, it may be subject to probate fees, estate taxes and creditors.

If your beneficiary is someone other than your spouse, the death benefit is taxed as ordinary income and paid in a single sum.

NAMING A MINOR AS A BENEFICIARY

If you decide that you would like to name your child or other minor as a beneficiary, there are some important steps you need to take.

1. If you have a spouse, he or she must sign a waiver giving up the right to the plan's death benefit.
2. You should appoint a trustee or guardian to look after the minor's benefit until he or she is 18 (a lawyer can help you choose and appoint this person).



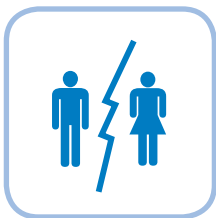
If you don't appoint a trustee, the plan can pay the benefit to a legal guardian who has been appointed by the court. If no guardian is appointed, current Ontario law states that any amount above \$10,000 must be paid to the Accountant of the Superior Court who will hold the money until the minor reaches age 18. At that point, the minor can withdraw the funds by filing an affidavit proving his or her age; however, an administration fee will be charged. Amounts of \$10,000 or less will be held in the plan until the minor reaches age 18.

IF YOU DIE AFTER RETIREMENT

After your pension begins, any death benefits will depend on the payment option you choose at retirement. Whichever option you choose, if both you and your spouse (or other beneficiary) die before pension payments equal the total employer contributions made on your behalf, the plan will pay the difference as a final death benefit to the last survivor's beneficiary or estate.



IF YOU ARE SEPARATED OR DIVORCED



If you and your spouse are living separate and apart from each other, he or she does not qualify as your spouse under Ontario pension law, even if you are still legally married (see page 93 for definition of spouse under the pension plan). This means that he or she will not get any death benefit from the plan unless specifically named as your beneficiary. If you do not wish to name him or her as your beneficiary, no waiver is required. Simply complete an

Appointment of Beneficiary Form with the name of your new beneficiary(ies) and give it to the Administrator.

Your pension is considered a family asset. This means that any pension you earn while you and your spouse are married or living as a common-law couple may have to be divided based on any separation or divorce agreement.

Even if you're not legally married, you may still have to consider your pension in any division of assets.

The actual amount that your former spouse receives from the plan will depend on your separation or divorce agreement; or court order. You should send a certified copy of the agreement to the Administrator who will check to make sure that it complies with the law and the terms of the plan.

Keep in mind that it is not the employer contributions that are split, but the pension earned on those contributions.

If you filed for the division of your pension

*Before January 1, 2012
(old rules)*

Your former spouse can't begin receiving his or her share of your pension until you leave the plan, retire, turn age 65 or die — whichever comes first.

On or after January 1, 2012

Your former spouse may receive an immediate payment – but not before the value of your pension is calculated.

One thing to note: If you and your spouse file for the division of your pension after January 1, 2012, but you have a signed court order that addresses your pension assets dated before January 1, 2012, the old rules will apply.

We strongly recommend that you consult a family lawyer for information about the separation/divorce process and how it relates to your pension benefits. For more information, go to the Financial Services Commission of Ontario website at fSCO.gov.on.ca → forms → Pension forms → Family law.



When things get sticky

Only one person at a time can qualify as your spouse. If your marriage or common-law relationship ends, you may want to name someone else as your beneficiary. Keep in mind that if your separation/divorce agreement or court order gives your former spouse a claim to your pension death benefits, it will override your current beneficiary. This means that even if you name a current spouse as your beneficiary, the Administrator must still follow the separation/divorce agreement or court order and pay your former spouse before providing any benefits to your current spouse.

If you don't have a new spouse

If you don't have a new spouse, it's important for you to name a beneficiary. Otherwise, your death benefits will be paid to your estate and may be exposed to probate fees and creditors.

AMENDING THE PLAN

Under the terms of the plan, Trustees **must** reduce benefit levels if at any time:

- the plan is unable to meet the minimum funding requirements under applicable legislation, or
- employer contributions are discontinued.

Trustees also have the power to change the plan to ensure it continues to comply with applicable legislation (the federal Income Tax Act and Ontario's Pension Benefits Act).

Other plan changes, including an increase or decrease in benefits, can be approved by the Trustees as long as those changes:

- are approved by the plan's actuary,
- are approved by the Ontario Erectors Association,
- are ratified by the participating locals, and
- do not result in a solvency funding shortfall.

IF THE PLAN TERMINATES

The Trustees hope to keep the plan running for many generations to come. However, if it became necessary to wind-up the plan, after expenses related to the wind-up were paid, the remaining assets would be used to provide benefits to plan members. Pension benefits might be increased or decreased depending on the financial position of the plan.

GOVERNMENT PLANS

Together, the Canada/Quebec Pension Plan (C/QPP) and Old Age Security (OAS) will replace only a small part of your pre-retirement income.



»» Canada/Quebec Pension Plan (C/QPP)

QPP is a federal government program. QPP operates in the province of Quebec and is almost identical to the CPP. All working Canadians over the age of 18 are required to contribute to the C/QPP if their earnings are above the basic exemption (\$3,500 in 2017).

Your contributions are matched by your employer. You can start taking your C/QPP retirement pension anytime between ages 60 and 70. If you start before age 65, your CPP benefits will be cut by 7.2% for each year that you retire early (maximum 36% reduction). Depending on your health and personal financial situation, it might make sense to start your pension early. On the other hand, you can also delay your C/QPP pension until you reach age 70. In this case, your CPP pension will increase for each year that you delay your benefits. If you retire after age 65, your CPP benefits will increase by 8.4% for each year you retire late (maximum 42% increase).

Different rules apply for QPP. If you are covered by the QPP, your benefits will be reduced by 6% for each year that your QPP pension begins before age 65 (maximum 30% reduction), and increased by 6% for each year that your QPP pension begins after age 65 (maximum 30% increase). For more information, visit the QPP website at www.rrq.gouv.gc.ca.

The pension that you receive from the C/QPP is paid in addition to your Ontario Ironworkers pension. The amount of C/QPP pension you receive depends on how much and for how long you contribute. In 2017, the maximum annual pension you can get from the C/QPP is about \$13,370. C/QPP is indexed for inflation, which means that pensions are adjusted each January based on the increase in the Consumer Price Index.

»» Old Age Security (OAS)

OAS is another federal program. It provides a basic pension for almost every senior. The earliest you can start to collect OAS is age 65.

You may also choose to delay your OAS benefits for up to five years, to age 70. This means you can postpone collecting your OAS benefits and receive a higher, actuarially adjusted, annual government pension.



Keep in mind that this change does not affect C/QPP benefits. You can still apply for C/QPP anytime from age 60 to 70.

There are two ways to qualify for a full OAS pension. If you were at least 25 years old on July 1, 1977, you need 10 years of Canadian residence to qualify. Otherwise, you need 40 years of residence after age 18. If you don't qualify for a full pension, you may still receive a partial one if you have at least 10 years of residence.

The maximum annual OAS benefit is about \$6,942 (as of January 2017). If your net income is greater than \$74,788 (in 2017), your OAS benefit will be reduced. If your net income is \$119,615 or above (in 2017), you will not qualify for any OAS retirement benefit. OAS is indexed for inflation every three months (January, April, July and October).

In 2017, the annual combined maximum C/QPP and OAS retirement pension is roughly \$20,312.

» Applying for C/QPP and OAS

C/QPP and OAS don't automatically start when you are eligible. You must file an application with Service Canada. If you spent some of your adult years living outside of Canada, depending on the country, these years may be included under an international agreement.

If you would like more information on CPP or OAS benefits, or would like to receive an application kit, contact Service Canada at 1-800-277-9914 or go to **www.canada.ca** where you can download the forms directly. To apply for Quebec Pension Plan (QPP) benefits, go to **www.rrq.gouv.gc.ca**.

KEY TERMS AND DEFINITIONS

85-POINT PENSION

You can retire before age 60 with no reduction in your pension only if:

- your age plus years of union membership total at least 85, and
- Trustee consent has been granted.



For purposes of retiring with an 85-point pension, your union membership includes:

- membership in any Canadian Ironworker local, but the last 20 years before your retirement must be spent in one or more of the six participating locals; plus
- any years of previous membership if you left the union or your membership was suspended, but only if you did not withdraw your pension benefits from the plan; plus
- up to 24 months before you became a union member in which contributions for 20 or more hours per month were made for you. You will have to provide proof to the Administrator that you earned these hours.

ACTUARY

An actuary is an expert in the mathematics of risk. Our actuaries advise our Trustees on the design and funding of our plan based on calculations involving estimates of future interest rates, retirement ages, work levels, life expectancy, etc.

ADMINISTRATOR

The plan Administrator is responsible for the day-to-day management of the plan. The Administrator reports to the Board of Trustees, which is made up of employer and union representatives.

You can contact the plan Administrator at:

Ontario Ironworkers/Rodmen Benefit Plan Administrators Corporation
111 Sheppard Avenue East
Toronto, Ontario M2N 6S2

Greater Toronto and surrounding areas: (416) 223-0383

Toll-free number anywhere in Canada: 1-800-387-8075

Fax: (416) 223-0956

Web: www.ontarioironworkers.com.



ANNUITY

An annuity is a steady stream of income that you buy from an insurance company. There are many different forms of annuities, but “locked-in” funds, such as those from the Ironworkers pension plan, can only be used to buy a “life” annuity. Payments from a life annuity may start anytime you choose after you reach age 55 and will continue for your life. You can also arrange to provide continuing payments after your death to a spouse or other beneficiary.

BACKDATING

You can ask to have your pension calculated as though you retired as much as 12 months earlier than you actually did, and receive a lump-sum payment. This lump-sum payment is taxed as income in the year you receive it.

If you’re over age 65 when you backdate your pension, you will not receive the increase you would have received for staying in the plan. If you’re under age 60, your pension will be reduced because you’ll be starting it earlier. This reduction applies throughout your retirement.

Backdating is not available if you retire with an 85-point pension.

BANK HOURS

For each hour you earn as a member in good standing, your employers make a contribution to the benefit plan. If you have more hours than you need to maintain your monthly benefit coverage, the extra hours are reserved (“banked”) for future use when you may not work enough hours to provide your monthly coverage. If you have more than 2,400 hours banked at the end of any month, the excess is transferred to the pension plan to increase your pension.

BENEFICIARY

Your beneficiary is the person you name to receive any death benefits from the Ironworkers pension and benefit plans.

Under the **benefit plan**, you may name anyone as your life and accident beneficiary(ies). If you name more than one person, your death benefits will be divided according to your instructions. You can change your beneficiary at any time.

Under the **pension plan**, by law, your “spouse” (see definition on page 93) is automatically your beneficiary and entitled to receive your pension earned after 1986 — unless he or she signs a waiver declining this benefit. The waiver must be returned to the Administrator before your death. If your beneficiary is a minor, you should consider appointing a trustee to look after the child’s benefit. Otherwise, your death benefit may be held in trust until the child reaches age 18. If you want your spouse to receive the total death benefit paid from the plan, you must formally name him or her as beneficiary on your Appointment of Beneficiary Form.

If you don't have a spouse, the death benefit will be paid to your most recently named beneficiary on file with the Administrator, unless you have a more up-to-date will that makes specific reference to your life, personal accident insurance, or pension benefits. If you don't name a beneficiary, death benefits will be paid to your estate and may be subject to probate fees, estate taxes, and creditors.

BONUS

Depending on the investment performance of the pension fund, the Trustees may pay a pension bonus.

CASH VALUE

The cash value – sometimes known as the “commuted” or “transfer” value — is the total value in today's dollars of the lifetime pension you have earned and would be entitled to receive starting at age 65, if you left your benefits in the plan until then. In other words, it is the amount of money that must be set aside today to pay the pension you would receive starting at age 65. The calculation is done by an actuary and depends mostly on your age, pension earned to date, and interest rates.

CHILD(REN)

To qualify under the Ironworkers benefit plan, your dependent children must be yours or your spouse's by birth or adoption, and:

- unmarried,
- not employed on a full-time basis,
- covered under a provincial health plan,
- reside in Canada; and
- under age 25.

If your child becomes mentally or physically disabled while covered by the plan, he or she will remain covered after age 25 as long as you continue to claim him or her as a dependant for income tax purposes.

C/QPP

Canada Pension Plan/Quebec Pension Plan.

CRA

Canada Revenue Agency.



CRITICAL ILLNESSES (for disability income)

Only the following qualify as a critical illness under the benefits plan. In all cases, your specialist must confirm the diagnosis.

- **Heart attack** (myocardial infarction) means a definite diagnosis of the death of heart muscle due to obstruction of blood flow that results in a rise and fall of biochemical cardiac markers to levels considered diagnostic of myocardial infarction, with at least one of the following:
 - heart attack symptoms;
 - new electrocardiogram (ECG) changes consistent with a heart attack; or
 - development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

A heart attack does not include:

- elevated biochemical cardiac markers as a result of an intra-arterial cardiac procedure including, but not limited to, coronary angioplasty in the absence of new Q waves; or
- ECG changes suggesting a prior myocardial infarction which do not meet the heart attack definition above.
- **Life-threatening cancer** means that the patient has been diagnosed with a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue.

Cancer excludes: Carcinoma in situ

- stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion);
- any non-melanoma skin cancer that has not become metastasized; and
- stage A (T1a or T1b) prostate cancer.
- **Major organ transplant** means a definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under major organ transplant, the covered person/patient must undergo a transplantation procedure as the recipient for transplantation of a heart, lung, liver, kidney or bone marrow, and limited to these entities.
- **Stroke** (cerebrovascular accident) means a definite diagnosis of an acute cerebrovascular event caused by intra-cranial thrombosis or haemorrhage, or embolism from an extra-cranial source:
 - with acute onset of new neurological symptoms, and new objective neurological deficits on clinical examination, and
 - persisting for more than 30 days following the date of diagnosis.

These new symptoms and deficits must be corroborated by diagnostic imaging testing.

A stroke does not include:

- transient ischaemic attacks,
- intracerebral vascular events due to trauma, or
- lacunar infarcts which do not meet the definition of stroke as described above.

DENTIST

A doctor of dental surgery or doctor of dental medicine licensed by the Royal College of Dental Surgeons of Ontario (or its equivalent when treatment is performed outside Ontario) who is practising within the scope of his or her licence.

DOCTOR

A medical doctor certified by the Royal College of Physicians and Surgeons of Canada (or its equivalent when treatment is performed outside Canada) who is practising within the scope of his or her licence.

DISABILITY

An illness or injury that leaves you unable to do your job for an extended period of time.

EMPLOYER

A company or organization that makes contributions to the pension and benefit plans on your behalf.

EMPLOYMENT INSURANCE PLAN (EI)

Employment Insurance (EI) is provided by Service Canada and may pay you an income if you cannot work as a result of a disability. Before you apply for disability benefits under the Ironworkers plan, you should make a claim to the Employment Insurance Plan, and notify the Administrator that you are filing an EI claim.

ENDODONTICS

Endodontics refers to the prevention, diagnosis, and treatment of diseases of the dental pulp and surrounding tissue, including root canals.

GOING-CONCERN FUNDING LEVEL

A measurement of the pension plan's financial health based on the assumption the plan will continue to operate over the long term.

HONORARY MEMBER

A member of the union in good standing for at least five consecutive years who has become permanently disabled or incapacitated while working in the trade.

"IN GOOD STANDING"

You are "in good standing" if your union dues are up-to-date with your home local.



LIFE INCOME FUND (LIF)

A LIF works much like a LIRA (see below), but is designed to provide a retirement income. You must comply with minimum and maximum withdrawal limits each year, and withdrawals must start within one year of establishing the LIF (but not before age 55). Within the first 60 days of transferring your funds to a LIF, you can apply to your financial institution to “unlock” and withdraw up to 50% of your funds in cash. You can also transfer these unlocked funds to an RRSP or RRIF (registered retirement income fund). If you don’t apply within the first 60 days of the transfer, there will be no other opportunity to unlock this money.

LOCKED-IN RETIREMENT ACCOUNT (LIRA)

A LIRA works the same way as a registered retirement savings plan (RRSP), except that amounts in a LIRA are “locked in” and cannot be withdrawn in cash except under special circumstances. All funds in a LIRA must be used to buy an annuity or transferred to a life income fund (LIF) by the end of the year in which you reach age 71.

MEMBER CERTIFICATE NUMBER

Your member certificate number is a personal identifier used by the Administrator in place of your social insurance number for all purposes except tax reporting.

MINOR

A minor is a child who is under the age of 18.

“NORMAL” RETIREMENT

Your “normal” retirement date is the first of the month after you reach age 65. However, the plan allows you to take your full pension at age 60, with Trustee consent.

NOTCHED PENSION

This is one of the payment options available to you if you retire before age 65. A notched pension is designed to “smooth out” your pension payments so that you receive about the same amount of pension throughout your retirement. Your Ironworkers pension is increased from the date you retire until you reach age 65 (the age your full C/QPP benefits begin). The amount of the increase depends on your age when you retire. At age 65, your Ironworkers pension will be reduced when your C/QPP benefits begin.

ONTARIO DRUG BENEFIT (ODB)

The ODB is a government-paid drug program for seniors that provides access to thousands of drugs.

PARTICIPATING LOCALS

Participating locals are the Ironworkers and Rodmen Locals 700, 736, 759, 765 and 786; and Ironworkers Local 721. **Rodmen Local 721 is not a participating local.**

PAY-DIRECT

As long as you are a union member in good standing, you can make monthly contributions from your own pocket if you are in danger of losing your benefit coverage because you don't have enough hours in your hour-bank account. The longest you can have pay-direct coverage is 12 straight months (unless you are a retiree). After that, your coverage will stop until you build your account back up to 100 hours. Qualified pensioners and survivors may continue pay-direct coverage for life.

Pay-direct is not available to probationary members, suspended members, members who have withdrawn from the union or members who belong to any other local.

PENSION ADJUSTMENT (PA)

The amount you are allowed to contribute to a registered retirement savings plan (RRSP) in any year is reduced by total employer contributions to the pension plan for the previous year. This reduction is called a "pension adjustment." Your PA is reported on your T4 and is reflected in the available RRSP contribution room reported on your Income Tax Notice of Assessment each year.

PERIODONTICS

Periodontics refers to the prevention, diagnosis, and treatment of gum disease.

POP-UP PENSION

This is one of the pension options available to you if you have a spouse at retirement. Your pension is reduced to provide a lifetime pension to your surviving spouse. But in the event your spouse dies before you, your pension is increased ("pops-up") to the amount of pension you would have received if you chose the lifetime pension with a five-year guarantee period.

RAMQ (Régie de l'assurance maladie du Québec)

RAMQ is the Quebec Health Insurance Plan.

REGISTERED RETIREMENT SAVINGS PLAN (RRSP)

This is a type of account that lets your savings grow tax free. Your contributions to an RRSP also reduce your annual income tax (unless contributions are transferred in from another registered plan). If you withdraw money from an RRSP, tax is deducted first. When you retire, you may use your RRSP to provide a retirement income.

REHABILITATIVE EMPLOYMENT

If you are disabled and receiving short- or long-term disability benefits, you may be able to perform some kind of rehabilitative employment or part-time work. This may help you get back to full-time employment.

Any rehabilitative employment or part-time work must be approved by a certified medical professional and the Trustees.



SIN

Social insurance number.

SOLVENCY FUNDING LEVEL (ALSO CALLED “TRANSFER RATIO”)

A measurement of the pension plan's financial health if it ended on a specific date and had to pay out all pensions earned by active and retired members on that date. The solvency funding level is reviewed, and updated if necessary, every three months.

SOLVENCY FUNDING SHORTFALL

When the plan has a solvency funding shortfall, it means that if the plan had ended immediately, there would not have been enough money in the pension fund to cover 100% of the pensions earned by active and retired members.

SPOUSE

For **benefit** plan purposes, your spouse is the person who is living with you, and is either:

- legally married to you, or
- not married to you but has been living with you in a conjugal relationship continuously for at least one year and is publicly represented by you as your spouse.

You may cover only one spouse at any one time. If you want to cover a common-law spouse after you join the plan, you must apply in writing to the Administrator. Your common-law spouse and any of his or her own children who are not also your children must wait one year from the date your written application is received for their benefit coverage to begin.

For **pension** plan purposes, the law defines your spouse as the person who is living with you, and is:

- (a) married to you; or
- (b) not married to you but has been living with you in a:
 - conjugal relationship continuously for at least three years, or
 - relationship of some permanence if you are the parents of a child, as defined in section 4 of the Children's Law Reform Act.

TRANSFER RATIO

See “solvency funding level.”

TRUSTEE CONSENT

If you retire before age 65, the application to begin your pension must first be approved by the Trustees. Trustee consent is not granted on an individual basis. The Trustees review the overall financial health of our plan to see if it's in a position to grant early retirement pensions. If it is not, all members will be notified in advance.

TRUSTEES

A joint Board of Trustees made up of both employer and union representatives is responsible for the management of the plan. Current Trustees are:

Union Trustees	Employer Trustees
Armand Charbonneau (Local 786) James Hannah (Local 736) Aaron Murphy (Local 721) Jason Roe (Local 700) Gaetan Sigouin (Local 765) Wayne Thibault (Local 759)	Walter Koppelaar Sherman Ladner Mark McCormick Jack Mesley John Vasconcelos

UNION

The International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers.

WSIB

Workplace Safety and Insurance Board.

This booklet provides a summary of the key facts about your benefit and pension plans. A complete description is contained in the legal documents that govern the plans, including the master group insurance policies and the pension plan text (registration # 0206938). These are available for review in the Administrator's office. Every effort has been made to provide an accurate summary. However, if there are any differences between the information contained here and the legal documents, the legal documents will apply.

www.ontarioironworkers.com