



# REINFORCING LINKS

BENEFIT INFORMATION FOR RODWORKER MEMBERS OF LOCAL 721

MAY 2010 vol 08, #02

## INSIDE THIS ISSUE

Welcome to this issue of **ReinforcingLinks**, the newsletter for the Local 721 Rodmen Benefit and Pension Funds.

This issue explains how new members become **eligible for coverage**, and how you may be able to maintain coverage through **pay-direct contributions**, either during slow work periods or after retirement.

Our feature article, "**Back to Basics**", provides some useful tips on how to take care of your back. Most people will experience back pain at some time in their lives. In Canada, back injuries account for 44% of work-related injuries that require time away from work. Good posture, proper lifting techniques and a simple exercise program can go a long way toward reducing the risk of back pain and back injuries.

See the **Annual Report of the Rodmen Benefit Fund for 2009** for a review of the Benefit Fund's Financial Operations over the past year and the status of the Benefit Fund.

We hope you find this issue of **ReinforcingLinks** informative and helpful. We encourage you to share it with your family.

Sincerely,  
The Board of Trustees

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This newsletter provides only some information on the Benefit and/or Pension Plans. For more complete information, you should check the documents governing the Plan (the Insurance Policy, the Fund documents, the Pension Plan and the Trust Agreement). If there is any discrepancy between information presented in this newsletter and the Plan documents, the Plan documents will govern.

*We welcome your feedback!  
Please send your comments or questions to Michael Melvin, Managing Director, Administration at [mmelvin@ontarioironworkers.com](mailto:mmelvin@ontarioironworkers.com) or call 416-223-0383 (in Toronto area) or 1-800-387-8075 (from anywhere in Canada).*

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# YOU ASKED US

This feature addresses points that members have asked about. If you have a question you would like answered in **ReinforcingLinks**, please contact us (see page 1).

## THE INS AND OUTS OF QUALIFYING FOR BENEFITS

*"When will I be eligible for benefits coverage?"*

*"How long will I stay covered?"*

*"What are the requirements for continuing coverage on a pay-direct basis?"*

These are some of the most common questions that people ask the Plan Administrator. While the detailed eligibility rules are spelled out in the Benefit Booklet and on our website, they may seem a bit complicated. This article summarizes the key points.



### It's all about hours

When it comes to benefits coverage, hours matter – a lot. The number of hours you work for a contributing employer affects when you become covered for benefits and how long your coverage lasts.

Hours worked are used to determine your status for benefit coverage, but even more importantly, hours translate into dollars. The Benefit Fund needs money coming in on a regular basis to support the cost of benefits as well as administrative costs. The main source of this

money is the hourly rate that participating employers contribute for every hour that you and other members do eligible work.

The Plan uses a "bank-hour account" to keep track of how many hours you work for contributing employers. One hour goes into the account for each hour you work. Once you qualify for benefits coverage, 100 hours are deducted from your account every month you are covered. The money that these hours represent is then credited to the Benefit Fund to support the cost of your benefits.

### How many hours do I need to get in?

If you are an initiated member of Local 721, you must first accumulate at least 300 hours in your bank-hour account. Once you reach this number, there is a one-month waiting period before your benefit coverage takes effect. For example, if you reach 300 hours sometime in May, June is your one-month waiting period and your coverage begins on July 1.

If you are a probationary member, you are considered to be a Permit Worker. In this case, you must accumulate at least 600 hours and then complete the one-month waiting period.

### How many hours do I need to stay covered?

In general, to maintain your benefit coverage, your account must show a balance of at least 100 hours.

### How many hours can I accumulate in my account?

You can accumulate up to 1200 hours. Anything more than that is transferred to the Rodmen Pension Fund.

**Keep up-to-date** Your union status is very important when it comes to benefits. Make sure your union hall forwards any changes in your union history to the Administrator right away – especially when you become an initiated union member.

### How many hours do I have in my account now?

You can check your current bank-hour account balance at any time by logging on to the secure member website **www.ontarioironworkers.com**. You can also check how many hours your employers have reported for you. If you have any concerns, please contact the Administrator.

### What happens if my account drops below 100 hours?

Your eligibility for Active Member benefit coverage will end at the end of the second month following the month in which your account falls below 100 hours.

For example, assume you have 120 hours remaining in your account at the end of August, after 100 hours was taken out to contribute to the Benefit Fund that month. Assume you don't work for a contributing employer for the rest of the year. In this case, another 100 hours will be taken out in September, leaving only 20 hours at the end of September. Since your account has now fallen below 100 hours, your coverage will end in two months, at the end of November.

### What can I do to keep my coverage in effect?

If you are an initiated member of Local 721 and your coverage is about to end because you don't have enough hours in your account, you may elect to continue your coverage from month to month by making pay-direct contributions. You can extend your coverage this way for up to 24 continuous months.

### What happens when I retire?

To maintain benefit coverage after you retire, you must meet a number of Retired Member Eligibility Requirements listed in the Benefit Booklet. Some of the requirements are:

- being a member in good standing of Local 721 when you retire and for at least 10 uninterrupted years immediately preceding this date;
- being covered for benefits as an Active Member without interruption during the 12 months immediately preceding your retirement date; and
- receiving a monthly pension from the Rodmen Pension Plan.

If you don't meet all the requirements, you may still be able to extend your coverage for up to 24 months as explained under the previous question.

If you do meet all the requirements, you can elect one of three pay-direct coverage options. The option you choose determines which benefits are included and how much you need to pay. In most cases, your cost goes down as you get older. If you keep up your contributions without interruption, you can maintain coverage this way for the rest of your life.

**Active & Retired Members** To extend your coverage with pay-direct contributions, you must be a Local 721 member in good standing when your coverage would otherwise end, and you must maintain this status for the entire pay-direct period.

## BACK TO BASICS

A healthy back supports your body both on and off the job. Here are some tips on how to keep your back healthy and pain-free.

### Work in neutral

“Stand up straight” – good advice from our mothers, but not quite the whole story. Good posture means your spine is in a neutral position, with three natural curves: inward at the back of the neck, outward through the middle back, and inward again at the lower back. During any activity, these three curves should be maintained in a relaxed way, but not exaggerated. Otherwise, the stresses on your back can be magnified. Ligaments can become overstretched and muscles fatigued, causing pain and possible injury.

To keep a neutral position, your head should be centred above your shoulders, not thrust forward. Your shoulders should be aligned over your hips. Try to keep your spine neutral and relaxed, whether you are standing or sitting.

### Lift with Proper Posture

Lifting is strenuous. It requires proper training and technique.

**Hug the load:** Get as close to the load as possible. Keeping the weight close to your body puts less force on your lower back.

**Maintain your curves:** Keep an upright position while squatting to pick things up. Tighten your stomach muscles to help support your spine (but don't hold your breath!)

**Lift with your legs:** By lifting with your large, strong leg muscles instead of the small muscles of the back, you can prevent back injuries and reduce low back pain.

**Turn with your feet:** Pivot by turning with your feet, not your back. It isn't built for twisting from side to side.

**Know your limits:** If a load is too heavy to lift alone, ask for help. Decide who will call out the actions, so you both lift and lower at same time.

**Overhead loads:** If a load is above your shoulders, use a step stool or platform to elevate yourself until the load is at least chest level – preferably waist height.



### Exercise

To stabilize the spine, you need strong abdominal muscles (especially the deep abs) as well as strong back muscles. Stretching tight muscles is also important, not just in your back but also your legs and hips.

A few simple exercises can prevent a lifetime of low back pain. To find an exercise program that suits your needs, ask your doctor or other health professional, check other reputable sources (books, online, safety associations, etc.), or sign up for a course at your local recreation centre.

**Always warm up before working or exercising.** Warm muscles are more flexible than cold muscles and are less likely to tear.

**Build up gradually.** Many people tend to overdo it when starting back exercises, resulting in back strain. “No pain, no gain” is not a good idea when it comes to your back. Listen to your body. Start slowly and try to maintain a regular schedule.

**Also do aerobic exercises.** Exercises that work your whole body, such as walking, cycling or swimming, help keep you in good condition and manage (or lose) weight – another way to put less strain on your back.

### When to See Your Doctor

If you experience serious or prolonged back pain, consult your doctor. Many common problems can be treated effectively with a combination of anti-inflammatory medications, painkillers, rest and exercise, but some are more serious and need special care.

If you have any particular concerns, you may want to consult your doctor before starting a new exercise program, to make sure it's right for you.

Our Benefit Plan provides coverage related to back care: treatment by qualified health professionals such as chiropractors, osteopaths and physiotherapists; and supplies such as prescription drugs and custom-made orthotics.

## LOCAL 721 RODMEN BENEFIT FUND

### Annual Report 2009

We are pleased to present an Annual Report which outlines the activities of the Plan during the year ended December 31, 2009.

During the year under review, benefits of \$1,179,874 were paid on behalf of eligible Local 721 Rodmen Benefit Fund members and their dependents. As illustrated, the Fund's Revenue exceeded Expenditures by \$340,062. This increased the Unallocated Fund Balance at December 31, 2009 to \$2,991,803.

We are very pleased with the operations of the Plan during the past year. With your continued support, we look forward to many more years of successful operations for the benefit of you and your family.

#### Board of Trustees

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## HOW THE PLAN'S BENEFITS WERE DISTRIBUTED FOR THE YEAR ENDED DECEMBER 31, 2009

BENEFIT	
Life Insurance	\$ 95,000
Accidental Death & Dismemberment	-
Weekly Disability	\$ 63,429
Long Term Disability	\$ 16,951
Supplementary Health	\$ 501,859
Dental Care	\$ 501,667
Travel Assistance	\$ 968
<b>*Total Benefits Paid</b>	<b>\$1,179,874</b>

*\*This figure does not include claims in the course of payment, unreported claims and pending claims at December 31, 2009.*

## BALANCE SHEET AS AT DECEMBER 31, 2009

ASSETS	
Cash	\$ 876,000
Contributions Receivable	\$ 179,761
Accrued Investment Income	\$ 17,145
Due from Ironworkers Ontario Pension Fund	\$ 103
Investments	\$3,925,139
<b>Total Assets</b>	<b>\$4,998,148</b>
LIABILITIES	
Accounts Payable & Accrued Liabilities	\$ 31,846
Premium Payable	\$ 240,849
Due to Local 721 Rodmen Pension Fund	\$ 80,574
Due to Ironworkers Central Welfare Fund	\$ 144,269
WSIB Provision	\$ 200,492
Hour Bank	\$1,308,315
<b>Total Liabilities</b>	<b>\$2,006,345</b>
FUND BALANCE	
Unallocated Fund Balance**	\$2,991,803
<b>Total Fund Balance</b>	<b>\$4,998,148</b>

*\*\*The Unallocated Fund Balance provides funds for the eventuality of periods of low employment, unfavourable claims experience, or any abnormal financial burden which may affect the Fund's Income.*

## STATEMENT OF REVENUE, EXPENDITURE AND FUND BALANCE FOR THE YEAR ENDED DECEMBER 31, 2009

REVENUE	
Contributions	\$2,083,150
Other Income	\$ 166,958
Excess Hours Transferred to Pension	\$ (353,632)
Reciprocal Transfers (net)	\$ (96,346)
<b>Total Income</b>	<b>\$1,800,130</b>
EXPENDITURES	
Insurance Premiums (including Claims Administration)	\$1,249,988
Administration	\$ 78,215
All Other Expenses	\$ 131,865
<b>Total Expenses</b>	<b>\$1,460,068</b>
<b>Excess Revenue (Deficiency) over Expenditures for the Year</b>	<b>\$ 340,062</b>
Decrease (Increase) in Hour Bank	\$ 400,993
Net Change in Unrealized Market Value	\$ (27,244)
<b>Increase (Decrease) in Fund for the Year</b>	<b>\$ 713,811</b>
Unallocated Fund Balance, Beginning of Year	\$2,277,992
<b>Unallocated Fund Balance, End of Year</b>	<b>\$2,991,803</b>

For more information, contact Administration at 416.223.0383 or 1.800.387.8075 or visit [www.ontarioironworkers.com](http://www.ontarioironworkers.com)