

**THE MILLWRIGHT REGIONAL COUNCIL OF ONTARIO  
BENEFIT TRUST**

**JANUARY 2011 - BENEFIT PLANS FOR RETIRED MEMBERS**

## LETTER FROM THE TRUSTEES

January 2011

Dear Retired Member:

We take pleasure in providing an updated 2011 Retired Member Booklet which outlines your Benefit Plans and incorporates all the benefit improvements and changes that have taken place since the January 2010 booklet was distributed.

Effective September 2, 1969 the Millwright District Council of Ontario together with The Association of Millwrighting Contractors of Ontario, established the Trust Funds that provide benefits to eligible Retired Members.

The Funds are controlled by a Board of Trustees consisting of representatives appointed by the Millwright Regional Council (formerly District Council) of Ontario and representatives appointed by the Millwrighting Contractors of Ontario. The duties, responsibilities, and authority of the Trustees are set forth in the Trust Agreements which established and govern the Funds. Copies of the Trust Agreements are available for your inspection at the office of the Plan Administrator.

We are proud of the Benefit Plans that have been developed and maintained for the Retired Members. The Welfare and LAP Plans have been designed to provide protection against health, dental and legal expenses during a Member's retirement years.

The Millwright Benefit Plans are of great importance to you. We urge you to read this booklet carefully and share it with your family. Your participation in these Plans will bring greater peace of mind and an increased feeling of security to you and your family.

Your benefits may be modified after the effective date of this booklet. You will receive written notification of any changes made to your benefit plans. The notification will supplement this booklet and should be kept with this booklet in a safe place. Copies of this booklet and all notifications are available in the Member's area at [www.millwrightsontario.com](http://www.millwrightsontario.com) and at **MWAOnline:** <http://mwaonline.manionwilkins.com>.

Yours very truly,

### THE BOARD OF TRUSTEES

#### Employer Trustees

Larry Brokenshire  
Robert LeChien  
Denis Magne

#### Union Trustees

Ian McIsaac  
Ed Spence  
James Wodham

## **IMPORTANT INFORMATION REGARDING YOUR RESPONSIBILITIES**

The Trustees of the Millwright Plan Trust Fund continually try to ensure that you are familiar with the benefit plan coverage, conditions, and limitations. However, it is **your responsibility** to:

- Advise the Plan Administrator and the Pension Plan Custodian of all changes to your status. You must file a Change Form if any of the following occur:
  - a) Marital status and/or name change
  - b) Addition or deletion of dependents
  - c) Beneficiary update
  - d) Spouse update
  - e) Changes to your Spouse's insurance
  - f) Address change\*
  - g) If you receive a document from the Plan Administrator and you notice an error in any of your information

\* Address changes can also be made through your Local Union by letter or phone upon full identification.

- When your health and dental coverage under this Plan terminates, or your dependents are no longer eligible for this coverage, you and/or your dependents have the option to convert to individual health and dental coverage with no medical examination or questionnaire required. This option is available for 60 days from the date your and/or your dependents coverage terminates. If you would like more information, please call Manulife Financial at 1-877-268-3763.

## **ELECTRONIC SERVICES - MWAONLINE**

The Board of Trustees in conjunction with your plan administrator has offered you access to MWAOnline, a web service where you are able to consult your personal file with the administrator at any time via the internet.

Through MWAOnline you may:

- Access your policy information and view your benefit coverage under the benefit plan
- Access your claims history and view the status of the claims submitted for you and your dependents
- Access your work history and view the contributions submitted by your contributing employers
- Access your personal record and view your dependent information, beneficiary and contact information
- Update your email address, change your password for security purposes and set your password hint
- Access your claims forms, benefits booklet, brochures and print them for your convenience
- Minimize out-of-pocket expenses and manage your claims and appointments by referring to your maximum reports before incurring the expenses.

As a new member you are eligible to access this web service when you first meet the initial requirements of the welfare plan. A user id and password and detailed instructions on accessing this site will be sent to you in your new member package.

For more details, contact the Plan Administrator and access your account today.

### **DIRECT DEPOSIT AVAILABLE FOR CLAIMS PAYMENTS**

You may choose to receive your claims payments electronically with direct deposit into your bank account. Direct deposit is convenient and expedites secure claims reimbursement. To apply, you must complete an application form and submit it to the Plan Administrator along with a void cheque. You can access the application form online at **MWAOnline:** <http://mwaonline.manionwilkins.com>, or contact the Plan Administrator and have a form faxed or mailed to you.

### **GENERAL DEFINITIONS**

**Participating Local Union** means a Local Union affiliated with the Millwright Regional Council of Ontario.

**Retired Member** means a person who (i) has retired under the Millwright Regional Council of Ontario Benefit Trust Funds and remains in good standing with a Participating Local Union and (ii) resides in Canada.

### **Eligible Dependents for Welfare Plan Benefits**

#### **1. Your Spouse (legal or common law\*)**

- while married to you as a result of a valid civil or religious ceremony, providing that the relationship includes continuous cohabitation and public representation of married status.
- Dependent spouse **shall not** include a person separated or divorced from the Member whether or not there is a court order or separation agreement calling for the Member to provide insurance for his/her former spouse.

\*The common law Spouse eligibility rule for dental, major medical and dependent life insurance is as follows:

- Spousal coverage will become effective 12 months from the date a Member Information Card (MIC) is received by the Plan Administrator indicating a common law Spouse not identified previously.

#### **2. Your Dependent Children**

- a) Your children (over 24 hours old for the dependent life insurance benefit) are eligible. A dependent child shall include children of the marriage, legally adopted children and your spouse's children. To be considered a dependent, the child must be unmarried, not employed on a regular and full-time basis, and under 21 years of age.

- b) A child age 21 to 24 inclusive will be considered a dependent if in full-time attendance at an accredited school, college or university. A student whose normal residence is in Canada will also be considered a dependent when attending school outside Canada, subject to the limitations described in the Major Medical Benefits section. Proof of school attendance is required annually.
- c) A child of your spouse shall be considered a dependent only if:
- i. The child is also your child;
  - ii. You adopt your spouse's child; or
  - iii. Your spouse is living with you and has custody of the child.
- If a common law spouse has dependent children from a prior relationship, these children will only be covered under this Plan once the spouse becomes eligible for benefits.
- d) Any functionally impaired child who was insured as a dependent shall remain insured beyond any limiting age for dependents. For the purposes of insurance, functionally impaired shall mean an unmarried person who was insured as a dependent prior to becoming functionally impaired who is wholly dependent upon you for support and maintenance within the terms of the Income Tax Act.

**Note:**

**If your dependent is hospitalized at the time when your insurance coverage starts, coverage for that dependent will not become effective until the day following final discharge from the hospital.**

**READ THIS BOOKLET CAREFULLY, BUT REMEMBER...**

This booklet is not the Welfare Plan Policies, the LAP or Pension Plan Document(s). This booklet is an outline of the provisions of the Plans which are of general interest. The booklet is for your information only and does not create or confer any contractual or other rights. Also remember that no benefits are guaranteed and that the benefits can be changed by the Trustees at any time.

**INQUIRIES AND QUESTIONS**

**If you have questions about any part of your Benefit Plans**, or if you would like to find out more about your eligibility, benefit coverage or options, please call or write to the Plan Administrator:

**MANION, WILKINS & ASSOCIATES LTD.**

**500 – 21 Four Seasons Place, Etobicoke, Ontario M9B 0A5**

**Contact Centre: 416-234-3511 or Toll Free - 1-866-532-8999**

**Fax: 416-234-2071**

Email: [info@manionwilkins.com](mailto:info@manionwilkins.com) - Website: [www.manionwilkins.com](http://www.manionwilkins.com)

**Pension: 416-234-3511 or Toll Free – 1-866-532-8999**

**Pension Fax: 905-264-6344**

The Accidental Death and Dismemberment Benefit and the Emergency Out of Province Medical Coverage if Under Age 75 are underwritten by:

**CHARTIS INSURANCE COMPANY OF CANADA**

All other coverages are underwritten by:

**THE MANUFACTURERS LIFE INSURANCE COMPANY  
(MANULIFE FINANCIAL)**

**NOTICE REGARDING PRIVACY OF PERSONAL INFORMATION**

When you apply for coverage Manion, Wilkins & Associates Ltd., the Plan Administrator and the insurers set up a file, or series of files, with your personal information relative to your participation in the Welfare, Legal Assistance and Pension Trust Funds and Plans. This includes all of the information concerning your enrolment, your benefits and your claims.

The purpose of these files is to permit us to administer your benefits under the Plans. This includes the following:

- arranging insurance coverage where applicable
- claims adjudication, management and payment
- internal and external audits
- income tax reporting purposes where applicable
- preparation of reports used by the plan sponsor (Board of Trustees) in the financial management of the Plan
- administration, calculation and payment of your pension benefits

Your files will be kept in the offices of Manion, Wilkins & Associates Ltd., the insurers and the custodian. Your personal information is used within our companies and shared, only to the extent required by law, with your plan sponsor, your Participating Local Union and the coverage provider(s) and financial institutions involved in caring for your plan(s). Only authorized persons have access to your file when required for coverage purposes. The information in your file is securely stored and is not shared with any other parties, unless you authorize us to release it to them, or the disclosure is required by law.

You have the right to access the personal information in your file and, if necessary, have it corrected by submitting a written request to the Plan Administrator or the insurers.