

Improvements to our Health and Welfare Plan Effective January 1, 2012

Your Board of Trustees for the Saskatchewan Piping Industry Health and Welfare Trust will be announcing a number of improvements to our Health and Welfare plan effective January 1, 2012.

A summary of the changes is as follows and for easy reference we have included the page number of the most recent booklet dated January 2010:

Changes for Active Members

Major Medical Coverage

The plan currently pays for up to 85% of the major medical benefits (*page 11*). Effective January 1, 2012, 90% of the benefits will be payable.

The current maximum limit is \$400 per year for each paramedical (chiropractor, physiotherapist etc.) benefit (*page 37*). Effective January 1, 2012, it will increase to \$500 per year for each paramedical benefit. (\$50.00 per visit)

The current maximum limit is \$500 every five years for hearing aids (*page 38*). Effective January 1, 2012, this will increase to \$1,000 every five years.

Travel Accident Insurance Packages are currently not covered. Effective January 1, 2012, up to \$100 per year will be paid for travel insurance purchased by the member. Simply submit your proof of payment.

Frames for eyeglasses are currently covered every 24 months (12 months for a person under age 16) to a maximum of \$250 (*page 39*). Effective January 1, 2012, that maximum is increased to \$350.

Laser eye surgery is currently covered up to \$1,000 payable over five years and the amount payable for eyeglasses is reduced by the payments made (*page 39*). Effective January 1, 2012, there will be a separate benefit for laser eye surgery, up to \$1,000 lifetime per member, without any reduction of benefits for eyeglasses.

Dental Coverage

The plan currently pays for up to 80% of the dental benefits (*pages 11 & 41*). Effective January 1, 2012, 90% of dental benefits will be reimbursed.

The current calendar year maximum is \$2,000 for major and minor services (*page 11*). Effective January 1, 2012, this will increase to \$2,500.

Implants are currently covered at a rate of the cost of bridgework (*page 44*). Effective January 1, 2012, implants will be covered separately to a maximum of \$2,000 per lifetime.

Orthodontic benefits are currently covered at 50% up to a lifetime maximum of \$3,000 (page 44). Effective January 1, 2012, the coverage will increase to 60% up to a lifetime maximum of \$3,000.

Long Term Disability Benefits

The Long Term Disability Benefit currently pays \$1,800 per month (pages 10 & 31). Effective January 1, 2012, all LTD benefits will be increased to \$2,000 per month.

Changes for Retired Members – Optional Health and Welfare Benefits Only

Major Medical Coverage

The plan currently pays for up to 85% of the major medical benefits. Effective January 1, 2012, 90% of the benefits would be payable.

The maximum limit is currently \$200 per year for each paramedical (chiropractor, physiotherapist etc.) benefit (page 49). Effective January 1, 2012, this will increase to \$500 per year for each paramedical benefit.(\$50.00 per visit)

The maximum limit for hearing aids is \$500 every five years (page 49). Effective January 1, 2012 that amount will increase to \$1,000 every five years.

Travel Accident Insurance Packages are currently not covered. Effective January 1, 2012, up to \$100 per year will be paid for travel accident insurance purchased by the member. Simply submit your proof of payment.

Eyeglasses are currently covered for 24 month up to a maximum of \$200 (page 49). Effective January 1, 2012, that maximum is increased to \$350.

Dental Coverage

The plan currently pays 80% for minor services and 50% for major services of dental benefits (page 50). Effective January 1, 2012, 90% of the valid benefits will be reimbursed for both services

The current calendar year maximum is \$2,000 for major and minor services (page 50). Effective January 1, 2012 the calendar year maximum will increase to \$2,500.

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Thanks to all of you who took the time to complete the benefit survey that was sent out earlier this year. Your input assisted the Trustees in making the decisions that led to these improvements.

The Trustees will continue to monitor the Health & Welfare benefit programs for all Active and Retired members and will make appropriate changes in the future as conditions warrant them.

What is contained in this Newsletter is only a summary. A more detailed description of these improvements will be coming from the Trustees in the weeks to come. As usual I would ask that you keep that Document with your most recent benefit booklet dated January 2010. The booklet along with the announcement from the Trustees will also be posted on our Website.

October 27, 2011