

Keep Us Informed

Plan Member Responsibilities



CHANGES...

It is your responsibility to advise Reliable Administrative Services Inc. (RASI) when there is a change in your family status, beneficiary designation or contact information.

Below is a list of changes:

- Change in address
- Change in phone number or email
- Change in name
- Marriage or common-law
- Birth or adoption of a child
- Children aged 21 to 24 and a full-time student
- Disabled dependent
- Divorce or separation
- Loss of legal capacity of a beneficiary
- Illness or injury
- Death of a dependent
- Death of a beneficiary
- Retirement before age 65
- Retirement after age 65
- Death

It is important to know how changes can affect your benefits.

Provided below are the specifics of why it is critical to notify your plan administrator (RASI) of life events, such as a change in address, and to know your options during retirement. As well, how less common events could impact your benefits if your information is not up to date on your *Welfare Enrolment / Change Form*.

CHANGE IN ADDRESS, CONTACT INFORMATION OR NAME

It is your responsibility to provide RASI with your new address or contact information when you move, change your phone number or email address. Or if you or your dependents surname changes. As your plan administrator, RASI uses this information for the purpose of administering your benefits, including important communications regarding the status of your benefits and updating your information on your benefits card with Green Shield.



MARRIAGE OR COMMON-LAW / BIRTH OR ADOPTION OF A CHILD

When your family grows, you should notify RASI to request a new *Welfare Enrolment / Change Form*. Your new enrolment form must be completed in full and returned to RASI in order to add your new dependent(s) to your health and dental plan, or to change your life insurance beneficiary(ies).

If you name a minor child as your life insurance beneficiary, you should appoint a Trustee to look after your child's benefit in the event of your death. Simply indicate the person of your choosing to appoint as the Trustee on behalf of your child. If you don't appoint a Trustee, the plan will pay the benefit to a legal guardian who has been appointed by the court. If no Trustee 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.

CHILDREN AGE 21 TO 24 AND A FULL TIME STUDENT

Dependents aged 21 to 24 are eligible to remain on your group benefits plan until their 25th birthday if supporting documentation is provided to RASI to verify their full-time attendance at an accredited school. To avoid their termination from your plan, RASI must receive proof of schooling every year before September 30th.

DISABLED DEPENDENT CHILDREN

Dependents who are declared legally disabled while insured under your benefit plan are eligible to remain on your plan as a special needs dependent, if supporting documentation is provided to and approved by RASI.

DIVORCE OR SEPARATION

Notify RASI of Divorce or Separation and provide any applicable supporting documentation, as needed. You can request, complete and return a new *Welfare Enrolment / Change Form* to update your beneficiary(ies) or to remove your spouse from the plan. An ex-spouse can remain on your benefit plan if explicitly outlined in your separation agreement, however the onus to maintain benefits will remain on the member. Only one spouse can be on your benefit plan at any given time.

LOSS OF LEGAL CAPACITY—BENEFICIARY

If your life insurance beneficiary (such as a spouse) lacks legal capacity due to an injury or illness and can no longer make decisions, you can complete and return a new *Welfare Enrolment / Change Form* to appoint a Trustee to sign for and look after the life insurance benefit on their behalf, in the event of your death.



ILLNESS OR INJURY—WSIB

If you are collecting benefits from the Workplace Safety and Insurance Board (WSIB), in certain circumstances, your coverage under the UA Local 67 group benefits plan will continue up to a maximum of 12 months. The duration of your coverage depends on the hourly contributions your employer makes on your behalf, as required by Ontario Legislation. Contact RASI to confirm eligibility.

ILLNESS OR INJURY—NOT WORK RELATED

You are required to notify RASI if you cannot work due to a illness or injury that is expected to extend beyond the Short Term Disability (STD) waiting period. RASI is there to assist you with your short term disability application with Canada Life. **Failure to notify RASI may cause your STD claim to be delayed or denied.** Canada Life is not liable for STD claims submitted more than 6 months after your injury or 6 months plus 7 days for an illness.

DEATH OF A DEPENDENT

There is no Life Insurance for your eligible dependents. However, if your dependent is covered under your Health or Dental plan, you need to notify RASI in the event of your dependents death. Complete and return a new *Welfare Enrolment / Change Form* to RASI. **You will have 90-days to submit their Health or Dental claims to Green Shield for reimbursement.**

DEATH OF A BENEFICIARY

In the event your beneficiary predeceases you, you can return a new *Welfare Enrolment / Change Form* to appoint a new beneficiary(ies) to avoid your life insurance being paid to your estate, where it will be subject to probate fees, estate taxes, and creditors.

If you have already named a contingent beneficiary(ies) (back-up beneficiary), on your *Welfare Enrolment / Change Form*, your life insurance is paid to your named contingent beneficiary(ies), in the event your designated life insurance beneficiary has predeceased you.

If you have named more than one beneficiary, your life insurance is split equally between your remaining beneficiary(ies). If one of your beneficiaries predeceases you.

RETIREMENT BEFORE AGE 65

When you retire, your membership in the Retiree under age 65 benefits (Life, Health & Dental) will continue until you reach age 65. If your benefits account falls below the amount needed to cover the cost of one month of coverage, you must continue to pay the full cost by direct payment until you turn 65.



RETIREMENT AFTER AGE 65

When you reach age 65 and you still have enough funds in your benefits account to continue your coverage, you do not have to do anything.

RASI will call to notify you when your benefits account falls below one month's payment. You may choose to continue your Life, Health and Dental benefits by direct payment if:

- You are a member in good standing with UA Local 67;
- You are receiving a pension from the UA Local 67 Pension Plan; AND
- You were covered by the UA Local 67 Benefit Plan immediately before you retired.

Retirees over age 65 that have run out of funds in their benefits account and want to reduce their benefits have the following options available:

- a) Pay the reduced Retiree over age 65 (Life & Health*) rate and stop your Dental benefits. *Member's vision frequency will extend to every 2 years; OR
- b) Pay the reduced Retiree over age 65 (Life Only) rate to maintain your life insurance and stop your health and dental benefits.

To qualify, you must satisfy ALL of the following conditions:

1. Be over 65 years old;
2. Be covered under the Active or Retiree group insurance premium;
3. Remain a member in good standing with UA Local 67;
4. Have a monthly premium payment for the Retiree over age 65 a) Life & Health or b) Life Only, plus 8% retail sales tax deducted directly from your monthly pension benefits or by preauthorized debit or credit; AND
5. Sign RASI's form declaring in writing your request to reduce your coverage.

You may contact RASI at anytime to stop your benefits and payments. **Once you reduce or stop your coverage, you cannot restart the benefits you stopped unless you return to work and earn the required contributions.**

DEATH

If you die with full benefits, your spouse and children on your health & dental plan will remain covered until your benefits account falls below one month's payment. Your spouse then has the option to continue coverage by paying the group benefit deduction rate for *Survivors* each month by the 25th of the month after your benefits account falls below one month's payment. Your surviving family members' coverage will end if your spouse stops paying the premium. If you die with the *Retiree over age 65* (no dental) plan, your spouse can continue the health benefits at the same group benefit deduction rate.

The Retiree Full (Life, Health & Dental) rate and Retiree over age 65 (Life & Health) or (Life Only) monthly rates are found on page 14.

If you die, your spouse has the option to continue coverage through direct payments.

See page 14 for the monthly *Survivor* and *Retiree over age 65* (no dental) rates.