

UNIFOR Local 3005 Retiree Health Benefit Fund (RHTF) coverage summary

Effective September 26 2013

As a result of 2002 Collective Bargaining between Magellan Aerospace, Winnipeg and UNIFOR Local 3005 it was agreed to establish a Retiree HealthTrust Fund (RHTF) to assist members of UNIFOR Local 3005 in dealing with health care demands following retirement from Magellan Aerospace, Winnipeg.

The purpose of the fund is to provide benefits to those members retiring from the bargaining unit on or after April 1 2002. To be eligible a retiring member must be at least age 55 and have completed a minimum of 10 years of service at Magellan Aerospace, Winnipeg as a member of UNIFOR Local 3005.

The RHTF Committee shall consist of the Plan Administrator as well as the RHTF Board of Trustees, which shall be comprised of the Local President, the Plant Chairperson and a Member-at-Large of the eligible retirees. The Member-at-Large will be elected or selected by the eligible retirees for a three year term or more frequently as necessary. The Board of Trustees will oversee all activities of the RHTF to ensure proper and efficient use of the fund and the Plan Administrator shall run the day to day business of the plan.

General

- All benefit coverage and claims reimbursement continues only if sufficient funds are available at the time the claim is submitted.
- Reimbursement levels will be up to 80% for all eligible claims.
- All claims must be prescribed by a Physician.
- **No receipts after one year from date of service shall be eligible for reimbursement.**
- Unless specified otherwise, coverage is limited to that provided to active members and subject to any and all limitations, administrative rules and eligibility requirements under the active member plan.
- An enrollment form must be completed in full and signed at the time of retirement to be eligible, and it is the member's responsibility to report any changes of address or marital status to the RHTF.
- Members must be Canadian residents to qualify.
- Covered dependents include only the member's legal spouse (married or common law) at the time of retirement.
 - common law spouse is a person who has lived with you as your husband or wife for at least one (1) year, including same sex partners.
 - only 1 spouse can be covered.
 - spousal coverage only continues during the lifetime of the member.
- Retirees who choose to come back to work at Magellan Aerospace, Winnipeg in any capacity will not be covered by the RHTF.

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● The Board of Trustees may make changes to the administrative rules of the RHTF from time to time, and can recommend changes in benefit coverage provided under the RHTF. All claims for benefits must be accompanied by appropriate original receipts and submitted to:

UNIFOR Local 3005
Retiree Health Fund
109-1376 Grant Ave.
Winnipeg, Manitoba
R3M 3Y4

● Funds will be held in trust in a community account at the Assiniboine Credit Union (Portage at Moray branch). Deposits from the Company to the fund will be by direct deposit as they become due (not less often than monthly).

● Benefits will be paid to eligible members by cheque. Cheques will be signed by two designated officers (currently President, UNIFOR Local 3005 and the RHTF Plan Administrator). Accurate and up-to-date records will be maintained of all transactions to and from the fund.

● **All records will be subjected to regular audits by the UNIFOR Local 3005 RHTF Board of Trustees and reported to the general membership as well as made available to all eligible retired members. Quarterly bookkeeping and tax returns are to be performed by a certified accountant.**

Coordination Of Benefits

- **Benefits for a retiree and their spouse will be directly reduced by any amount payable if you or your spouse are entitled to benefits for the same expenses under another benefit plan. Benefits will be coordinated so that the total benefits from all plans will not exceed expenses.**
- **You and your spouse should first submit your claims through any other benefit plan that you may have. You may submit a claim to the plan of the other spouse for any amount which is not paid by the first plan.**

Effective July 1, 2012 The RHTF provides the following benefit coverage. All other coverage and reimbursements are suspended.

- Prescription drugs
 - Drug coverage is limited to 80% reimbursement for out of pocket expenses, and only for prescription drugs eligible under the Provincial Pharmacare plan, up to the Manitoba Pharmacare deductible the member would qualify for.

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Effective September 26 2013

- Eligible drugs must be prescribed by a Physician, and dispensed by a pharmacist. If a drug is not eligible your doctor can apply to the Pharmacare Exception Drug Status program, at 300 Carlton Street, Winnipeg, Manitoba R3B 3M9.
- A member must apply for the Manitoba Pharmacare Plan, if eligible, on a yearly basis. A copy of the applicable deductible must be submitted with the first claim following April 1 of each year.
- No claims will be processed until a copy of the retiree's Pharmacare deductible has been received by the Plan Administrator.
- Ambulance transportation
 - 80% reimbursement, to the nearest centre where essential treatment is available (in Canada only).
- Vision care plan
- Vision care benefits up to \$250.00 every 2 years beginning immediately after retiring. This benefit may be accumulated if not used for a period of 4 years providing the accumulated total does not exceed \$400.00 over the 48 months. This amount may include an eye exam. Such accumulation may be used for eye surgery. The reimbursement level is 80%.
- Custom made foot orthotics and custom fitted orthopedic shoes
 - 80% reimbursement of the benefit eligible under the active member plan, up to \$250 every 2 years.
- Covered Medical Equipment (\$250 lifetime)
 - 80% reimbursement, up to the lifetime maximum, for:
 - Mechanical or hydraulic patient lifter (excluding electric stair lifts),
 - outdoor wheelchair ramps,
 - blood glucose monitoring machines,
 - air purifiers,
 - transcutaneous nerve stimulators,
 - extremity pumps for Lymphedema.
- Custom made Compression Hose
 - 80% reimbursement.

UNIFOR Local 3005 Retiree Health Benefit Fund (RHTF) coverage summary
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- Semi Private Hospital
 - 80% reimbursement.
- Cardiac Rehabilitation (\$300 lifetime)
 - 80% reimbursement.
 - where treatments have been prescribed by the attending physician after:
 - myocardial infarction,
 - coronary bypass surgery or valve replacement, or
 - the management of angina pectoris.
- Physiotherapists and Chiropodists
 - 80% reimbursement, up to \$350, for the services of qualified Physiotherapists and qualified Chiropodists.
- Out of country expenses
 - eligible maintenance prescription drugs only, at 80% reimbursement.