

YOUR BENEFITS, YOUR TRUST

Your first member report



Finally – it's spring! As we move into the nicer weather, it's hard to believe that we're already half way into the second year of our USW 8782 Retiree Benefits Trust.

Your Trust is in good hands

When the Trust first began on October 1, 2017, Bill Ferguson and I (as former President and Vice President of USW Local 8782) were appointed as interim trustees. In March of 2018, Local 8782 selected and appointed a four-member board consisting of Bill Ferguson, me, Rick Beale and Rob Newstead.

This group brings a lot of experience to their roles, and we understand the importance of your retiree benefits coverage. Why? Because we are all now retired and members of the Trust, too.

As your trustees, it's our job to ensure that the Trust is managed effectively on behalf of you, your covered dependants and all other plan members – and that it continues to provide meaningful benefits coverage well into the future.

We've committed to keeping you up-to-date and informed about the Trust and your benefits – and being responsive to requests from members like you.

A busy first year and a half

There was a lot to do during the first year, and now the Trust is set up and operating smoothly. It takes a dedicated team of skilled and qualified experts to help the Trust deliver on its promises to plan members, and they're doing a great job.

We meet quarterly to review and discuss all aspects of the Trust's finances and member needs. We've even been able to make a few changes to the plan along the way. See inside for more details.

HELP TERRY & HELP YOURSELF –

provide your contact and beneficiary info please!

We can't reach you when we need to if we don't have your current address, phone number and email (if you have one).

Please take a moment to contact Terry Barnard at 519-587-2000 x225 or admin@8782retireebenefittrust.ca, or go to 8782retireebenefittrust.ca and fill out the online form instead!

HELP!

A special thank you to our member administrator, Terry Barnard. Terry is your key contact for questions and status changes (such as address, phone number, email, dependants and beneficiaries). He is diligently trying to keep track of all our members, but it's a tough job if we don't know how to reach you. Please provide Terry with your current contact information as soon as possible.

Always keep in mind, we need to work together to protect the funds managed by the Trust. It's your Trust, and your benefits coverage. That's what it's all about! The better you understand it, the better the Trust will work for you over time – continuing to meet the benefits needs of you and your family.

Enjoy the warmer months, and send us a note any time at info@8782retireebenefittrust.ca.

Best regards,

Mark Talbot, Chair

On behalf of your trustees: Rick Beale, Bill Ferguson, Rob Newstead





TRUST STARTED ON
OCTOBER 1, 2017

AS OF MARCH 31, 2019, THE TRUST PROVIDES BENEFITS COVERAGE FOR:

772 plan members
+
609 dependants



= **1,381**
PARTICIPANTS

75% OF PLAN MEMBERS HAVE FAMILY STATUS

HEALTH & DENTAL CLAIMS COVERED IN THE PLAN



JUST UNDER
\$2,280,000
IN THE PAST 12 MONTHS
(UP TO MARCH 31, 2019)



8,993 dental claims

31,432 prescription drug claims

1,349 EHS claims (accommodations, hearing aids, medical items and transportation, paramedical and vision)

SUBMIT CLAIMS ONLINE – GET PAID FASTER!

Lots of members are already signed up. You can too.

Register today at greenshield.ca:

- Get your plan information and details,
- Submit claims,
- Check eligibility,
- View claims history,
- Print or request an ID card, and more.



You can even sign up for direct deposit into your bank account, safely and securely.

If you prefer to fill out and mail your claims submissions, you can get all forms, including some specialty forms, on the greenshield.ca “Forms” page, or by calling our administrator Terry Barnard at 519-587-2000 x225.

About Trust Funding

As part of the OPEB Funding Agreement (between Stelco, the province and the trustees of Local 8782 Retiree Benefits Trust), Stelco has agreed to pay for the cost of benefits plus expenses through the Trust arrangement for at least the next 10 years. After that, the Trust will continue as long as Stelco is able to meet its annual funding commitments. It's our job as your trustees to see that the money in the Trust is spent appropriately – in a best effort to ensure that the Trust remains active for as long as members are making claims.

GOOD THINGS HAPPENING...

Here are some changes we've been able to make so far

Enhanced the Travel Medical Emergency coverage

Last year, coverage was expanded to help cover you when you travel. Our Out-of-Province/Country Travel Medical Emergency coverage through Royal and Sun Alliance (RSA) now features coverage for up to 90 days per trip, with a \$5 million lifetime maximum.

Introduced a Claims Appeal process

Our Claims Appeal process is now in place, in case you have a benefits claim denied that you don't agree with.

You can learn more about these on our website at 8782retireebenefitstrust.ca.



NEW! LIFEWORKS: YOUR MEMBER ASSISTANCE PROGRAM (MAP)...

Starting June 1, 2019

We care about you and your family. As of June 1, you have access to a valuable new resource to further support your wellbeing in any area of your life – health, family, money and everything in between. This now replaces the Employee Assistance Plan you've had through Stelco.



LifeWorks offers much more than a traditional MAP. In addition to being a confidential support and counselling resource, you now have access to coaching, advice, articles, videos, a helpful research service – and even retail discounts – all in one place!

LifeWorks is available any time by **phone, online or mobile app** – all at no cost to you. Give it a try! See the enclosed LifeWorks welcome letter for more details, and to learn how to access and use it.

NOTE: *LifeWorks is a division of Morneau Shepell and operated separately from its pension administration business. LifeWorks was chosen for our Trust after a competitive review of other providers.*

IS YOUR BENEFICIARY INFORMATION UP-TO-DATE?

If you have life insurance, please be sure!

We want to ensure that your current wishes are on file. You can check by contacting Terry Barnard at admin@8782retireebenefitstrust.ca or 519-587-2000 x225.

You can change your beneficiary at any time. The beneficiary form is on the website, under Forms. Simply complete it and send to Terry Barnard.



Stay informed and up-to-date

Use the Trust's website as your central resource. You can learn about your benefits and any news or changes, identify the right contacts, and submit any questions you might have at 8782retireebenefitstrust.ca.

MOVING OR CHANGES?

The Trustees are working with Morneau (your pension plan administrator) on a process to share member data between us; however, the arrangement is not yet finalized.

In the meantime, if you move or change your contact information or status, please advise **BOTH** Terry Barnard **AND** Morneau of the changes.

The final word

This member report is intended to provide summary information about the USW 8782 Retiree Benefits Trust. It is not intended to be comprehensive. The specific details of the benefits are contained in the actual plan contracts that govern the program. If there is any discrepancy between the information presented here and the terms of the plan contracts, the plan contracts will prevail.

YOUR TRUST'S TEAM

Board of Trustees



Trust Consultant: **Eckler**

Auditor: **BDO**

Plan Administration: **USW Local 8782 & Eckler**

Providers: **Green Shield, RSA Canada, Desjardins, LifeWorks by Morneau Shepell**

Banking: **RBC**

Legal Counsel: **Goldblatt Partners**



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YOUR KEY BENEFITS CONTACTS

<ul style="list-style-type: none"> • General questions • Address changes • Dependant or beneficiary changes • Other administrative issues/support 	<p>Terry Barnard at USW Local 8782 admin@8782retireebenefitstrust.ca 519-587-2000 x225</p>
<ul style="list-style-type: none"> • Medical and dental claims or questions 	<p>Green Shield Canada (GSC) greenshield.ca 1-888-711-1119</p>
<ul style="list-style-type: none"> • Member Assistance Program 	<p>LifeWorks by Morneau Shepell Log in to usw-8782.lifeworks.com Or call toll-free 1-844-671-3327 TTY: 1-877-338-0275</p>
<ul style="list-style-type: none"> • Emergency travel medical 	<p>Royal and Sun Alliance (RSA) rsatravelinsurance.com From Canada and U.S.A. 1-866-870-1898 Collect from anywhere +819-566-1898</p>
<ul style="list-style-type: none"> • Life insurance 	<p>Desjardins Policy #541533, Division#001 For life insurance inquiries, please contact Terry Barnard</p>

Get all your benefits details and contacts any time at 8782retireebenefitstrust.ca