



CARPENTERS' RESIDENTIAL BENEFIT PLANS

HEALTH AND WELLNESS • LEGAL SERVICES • RRSP • PENSION • PRODUCTIVITY BONUS • VACATION PAY

Benefit Plans' Administration Office: 45 McIntosh Drive, Markham, ON L3R 8C7
Telephone: 905-946-9700 • Toll Free: 1-800-263-3564 • Fax: 905-946-2535 • E-mail: benefits@carpentersresidential.ca

June 2020

IMPORTANT NOTICE COMPREHENSIVE PLAN MEMBERS

IMPROVEMENTS TO YOUR HEALTH AND WELLNESS PLAN

SPECIAL DISABILITY ASSISTANCE BENEFIT (SDAB)

Maximum Monthly Benefit

Members of the Carpenters' Residential Health and Wellness Plan's Comprehensive Plan are eligible to receive the Special Disability Benefit if deemed Totally Disabled.

The SDAB is a monthly top up" benefit paid in conjunction with the Insurer's Long Term Disability monthly benefit.

Effective with disabilities arising on or after June 1, 2020, the maximum monthly benefit amount of the Special Disability Assistance Benefit will increase from \$500 to \$1,000.

Members already in receipt of the Plan's SDAB monthly benefit payments as of June 1, 2020 will not be eligible for the increase in the monthly benefit.

In order to qualify for the SDAB you must be approved by the Insurer to receive monthly Long Term Disability benefit payments, and continue to satisfy all other eligibility rules of the Plan as described in the Comprehensive Plan's Member Information Booklet.

The SDAB is subject to the same coverage provisions as required for approval of the Plan's insured Long Term Disability monthly benefit.

LONG TERM DISABILITY (LTD) & SDAB

Definition of Disability

Members of the Comprehensive Plan are eligible to receive the Insurer's Long Term Disability benefit if Totally Disabled.

In order to qualify for the Insurer's LTD benefit payments, the Plan Member must make an application and provide the information the Insurer needs to assess and approve a claim. An approved Plan Member must be considered "Totally Disabled" for "Any Occupation". This means the Insurer finds the Plan Member is unable to perform any and every duty of any occupation for which the Plan Member is reasonably qualified by training, education or experience.

Effective with disabilities arising on or after January 1, 2021, the definition of disability for LTD and SDAB benefits will be improved from "Any Occupation" to "Own Occupation".

The new "Own Occupation" definition of disability means that a Plan Member is Totally Disabled if, during the first 24 months of a disabling condition, the Insurer finds the Plan Member is unable to perform any and every duty of his/her own occupation.

If after the 24-month "Own Occupation" period the disabling condition remains, a Plan Member is considered to be Totally Disabled if disabled for "Any Occupation". This means the Insurer finds the Plan Member is unable to perform any and every duty of any occupation for which the Plan Member is reasonably qualified by training, education or experience.

The change in definition of disability will provide better access to LTD and SDAB benefits. In conjunction with the increase in the Plan's SDAB monthly benefit maximum noted above, disabled Comprehensive Plan Members will have significantly improved income replacement protection.

For more information please contact the Plan Administration Office.

Sincerely,

The Board of Trustees