



**To: Members of the Brick and Allied Craft Union of Canada (2007) Benefit Trust Fund**

**Date: December 29, 2014**

**Re: Benefit and Hour Bank Improvements**

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The Trustees are pleased to confirm the following benefit and hour bank improvements:

**Vision Care (Active & Retired Members)**

- Currently, the Plan does not pay for eye exams. Effective January 1, 2015 the Plan will pay up to \$85.00 for eye exams once every 24 months for adults and every 12 months for children under the age of 21.

**Dental Fee Guide (Active & Retired Members)**

- Currently, the Plan will pay up to the maximums specified in the 2013 Ontario Dental Association (ODA) fee guide. Effective January 1, 2015, the maximums will be based on the 2014 ODA fee guide.

**Dental Coverage (Active & Retired Members)**

- Currently, the Plan does not cover implants. Effective January 1, 2015 the Plan will now cover implants under the alternate benefit clause for bridgework.

**Hour Banks**

- Effective January 1, 2015 work month, the hour bank maximum in the Plan will be increased from 20 months (2,200 hours) to 24 months (2,640 hours).

The Trustees also wish to confirm the following clause under the Life Insurance Policy which is currently in effect for the Plan.

- Member Life Insurance reduces to \$2,500 at the earliest of retirement or age 70.
- Members covered under the salaried workers classification of benefits are not eligible under the policy upon attaining the age of 65.

The Board of Trustees will continue to monitor the financial status of our Employee Benefit Plan and will made additional changes as conditions warrant.

Yours sincerely,

Board of Trustees  
Brick and Allied Craft Union of Canada (2007)  
Benefit Trust Fund

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