

CUPE Group Benefits Trust Meeting Summary for October 20th, 2010

* Audit's Report for 2009/2010 has not been completed yet.

* Trustees have not made a final decision on adding Best Doctors to our Health Plan.

* Any member approaching retirement should book an appointment with Johnsons (628-3537). Members can discuss their benefit coverage options upon retirement. A Retiree Checklist will soon be added to our website. www.mybenefitplan.ca

* LTD pre-existing condition concern. Pre-existing conditions only apply for the first 24 months of joining the LTD Plan. If you have not become disabled, due to these pre-existing conditions, during that 24 month window then pre-existing conditions are no longer an issue.

* Peter Buntain, our Mercer Rep., gave the Financial Summary for 2009. We are very much in line with other group plans.

* The following is a list of enhancements that members have requested and have been added over the last several years. Up until now these enhancements have been paid from the surplus fund for the total of \$216,396.00. In April 2011, members and the employer will begin to pay for these enhancements. As of now the projected increase will be about 2%.

-April 15, 2009 hearing aids coverage increased from \$300 per ear every 7 years to \$900 per ear every 5 years.

-April 15, 2009 removing \$500 for any one Paramedical Service and retaining over \$1500 per calendar year for all services combined.

-June 17, 2008 semi-private rooms reinstated.

-November 8, 2007 ten paramedical services were added bringing the plan up to industry standards. The ten paramedical services were chiropractor, physiotherapist, speech therapist, psychologist, acupuncture, osteopath, podiatrist, chiropodist, naturopath and massage therapist.

-November 8, 2008 \$500 per paramedical service for industry standard to a maximum of \$1500 per year reasonable and customary to be paid from surplus.

-May 10, 2006 removing the requirement of a Doctor prescription for massage therapy.

-May 10, 2006 vision care benefit to separate the eye exam from the \$160 lenses and frames benefits. The exam will include the macular degeneration test that is now being done routinely. The exam benefit maximum will be based on the reasonable and customary charges for these services. In general the cost can be expected to equal around \$80 or \$90. the reimbursement level will be the same as the base vision care benefit which is 100% of the eligible charge.

-May 10, 2006 the dental plan will include orthodontics for adults and children. the reimbursement level will be 50% and the lifetime maximum is \$3000.

*Carol Yeo is the new Trustee for Administrative Assistants.

*Our next CUPE Group Benefit Trust meeting is scheduled for December 15, 2010