**Labourers’ Local 493 Welfare Trust Fund**



 Mike Ryan Denis Larcher Michel Belanger

 Trustee Trustee Trustee

**GREAT NEWS!**

IMPROVEMENTS TO YOUR BENEFIT PLAN

EFFECTIVE JULY 1, 2014

1. Increase to the Dental benefit annual coverage limit for active members from $1500 to $2000
2. Increase to Employee life insurance and AD&D from $50,000 to $100,000
3. Increase in Spousal life insurance coverage from $5,000 to $10,000 and child life from $2,000 to $5,000
4. Increase in the Retiree dental annual coverage limit from $500 to $1,000.
5. Added massage professional services from a registered massage therapist with doctor’s referral.
6. Removed individual reimbursement maximums for Chiropractor, Physiotherapist and Speech Therapist) and combined maximum reimbursement rate for all extended health professional services (chiropractor, physiotherapist, speech therapist and registered massage therapist) of $750 total per year.
7. Added Bereavement Benefit for immediate family (Member’s Parents, children, siblings, Parents of Spouse) of $150 per day for a maximum of 3 business days with proof of death and proof of economic loss.
8. Added Hearing Aid coverage for Active members and Retirees with a limit of $300 every 36 months.