

ALBERTA REFRIGERATION INDUSTRY PENSION AND BENEFIT PLANS

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July, 2012

To: Alberta Refrigeration Industry Benefit Plan Members

Re: Benefit Plan Improvements

Dear Plan Member,

On behalf of the Board of Trustees, we are pleased to announce the following Benefit Plan improvements effective for expenses **incurred on/after** July 1, 2012:

Disability

Short term disability will increase to \$500/week from \$450/week for disabilities **commencing on/after July 1, 2012.**

Long term disability will increase to \$2,750/month from \$2,500/month for disabilities **commencing on/after July 1, 2012.**

Dental

Dental expenses will be reimbursed on the Alberta Dental Association Suggested Guide for General Practitioners which came into effect on January 1, 2010. This is an improvement from the 2009 suggested guide.

Dental implants will be eligible under major dental coverage at 80% to an annual maximum of \$2,500/person/calendar year. These services must qualify and a **predetermination is required.**

Supplementary Medical

The prescription yearly maximum has been increased to \$6,000/person/calendar year from the previous amount of \$5,000.

Prescription smoking cessations will be covered at 95% to a lifetime maximum of \$1,000/person (example. Zyban & Champix). Nicorette gum and the patch do not qualify as they are available over the counter without a prescription. This was previously not covered.

Massage therapy increased to \$40/visit to a calendar year maximum of \$500. Previously covered at \$30/visit to maximum of \$400/calendar year.

Physiotherapy increased to \$40/visit to a calendar year maximum of \$500. Previously covered at \$30/visit to maximum of \$400/calendar year.

Acupuncture increased to \$40/visit to a calendar year maximum of \$500. Previously covered at \$20/visit to maximum of \$400/calendar year.

Orthotics increased to \$400/person once every 2 years from \$300/person once every 2 years.

Hearing aids will be eligible at 100% to a \$1,000/person/calendar year maximum. This was previously not covered.

Corrective laser eye surgery increased to \$1,000/person per lifetime from \$500/person per lifetime. If benefit is utilized, no vision coverage for 5 years from date of surgery.

Updated booklets have been posted on our website. If you would like a booklet mailed to you, call the office or send an e-mail to wgibson@mcateer.ca.

Should you require further information about the Benefit Plan, feel free to visit our website at www.albertarefrigeration.com or call the office at 1-800-227-6139.

Sincerely,

R.W. Thachuk
Administrator