



Labourers' Local 493 Benefit Trust Funds



ONLINE AT WWW.LIUNA493BENEFITS.COM

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RETIREE WELFARE PLAN IMPROVEMENT

AUGUST 29, 2007

Dear Welfare Plan Member,

The Trustees of the LIUNA Local 493 Welfare Plan want your input on a possible improvement to the Retirees' Welfare Plan, currently under consideration by the Trustees.

Specifically, the Trustees want your opinion on adding coverage to the Retirees' Welfare Plan for routine dental services (examinations, x-rays, cleanings, etc.), bridgework, and dentures, with coverage up to \$250 per calendar year, per household (Retired Member and their Spouse are covered). The annual cost, billed to the Plan Member, would be \$75.

This dental coverage would be based on the 2006 Ontario Dental Association Fee Guides (General Practitioners and Denturists) and would be in addition to all the current Retiree Welfare Plan coverage (Life Insurance, Dependant Life Insurance, Prescription Drugs, and Vision Care). In other words, if the Trustees add dental care to the Retirees' Welfare Plan, the annual cost to the Plan Member would be \$75. You could not opt out of dental coverage.

The Trustees will review the Retiree Plan's coverage and cost to the Plan Member each year.

Please voice your opinion on this matter by completing, detaching, and returning the ballot (below) to the Plan Administrator's office by September 28, 2007, using the enclosed, postage-paid, envelope.

If you have any questions about this matter, please contact either Mike Ryan or Denis Larcher, at the Union Office.

Thank you.

The Board of Trustees (Denis Bouffard, Denis Larcher, Mike Ryan)

I want dental coverage added to the Retirees' Welfare Plan, as described.

I do not want dental coverage added to the Retirees' Welfare Plan, as described.

SURVEY RESULTS

43%
OF SURVEYS WERE RETURNED.

65.8%
SAID YES,
I WANT DENTAL COVERAGE ADDED TO THE RETIREES' WELFARE PLAN,
AS DESCRIBED.

34.2%
SAID NO,
I DO NOT WANT DENTAL COVERAGE ADDED TO THE RETIREES' WELFARE
PLAN, AS DESCRIBED.