## UNIFOR LOCAL 2002 DISABILITY TRUST GROUP INSURANCE DISABILITY PLAN (GIDIP) IMPORTANT BULLETIN

June 1, 2020

Dear Members of Unifor Local 2002,

## SUBJECT: GIDIP PREMIUMS FOR MEMBERS ON LAY-OFF STATUS / CEWS PROGRAM

Several weeks ago, your GIDIP Trustees announced that your GIDIP premiums will be subsidized out of the Disability Plan Reserve for an initial period of three months from April 1, 2020 through to June 27, 2020 inclusive. **This premium holiday will expire effective June 27, 2020.** 

Members who are placed on lay-off status or continue to participate in the CEWS Program will not have any GIDIP premium deductions and therefore, GIDIP coverage will unfortunately be suspended effective July 1, 2020.

The Trustees would like to remind you that you can maintain your GIDIP coverage while on lay-off or on CEWS on a premium paying basis.

In the event of a temporary lay-off, GIDIP coverage can be continued for a period of up to 12 months (on a premium paying basis directly from membership). Since it is difficult to determine a return to work date, it is important that should you wish to maintain your GIDIP coverage during your lay-off, please provide at least 2 post-dated cheques to cover the first 2 months for July and August. Should your lay-off be longer, you can submit further post-dated cheques at 2 month intervals.

If you pay premiums and continue your GIDIP coverage during your lay-off, should you become disabled while on lay-off, your GIDIP benefits will commence on the 15<sup>th</sup> day following the scheduled return to work date.

Should you not maintain your GIDIP coverage, and become disabled during the lay-off/CEWS period, you will NOT be covered and your GIDIP coverage will NOT be reinstated until such time as you return to "active" work and premium contributions are deducted from your biweekly pay.

If you wish to maintain your GIDIP coverage, please make your cheques payable to "Unifor Local 2002 Disability Trust" and forwarded to our Plan Administrator's Office (Canadian Benefits Consulting Group, 2300 Yonge Street, Suite 3000, PO Box 2426, Toronto, ON, M4P 1E4) within 30 days from June 30, 2020. To calculate your monthly GIDIP premium, multiply your regular bi-weekly GIDIP deduction (located on your paystub) by 26 (pays) divided by 12. If you need any clarification, our Plan Administrator will be happy to help you.

Should you have any questions or concerns or need other assistance, please do not hesitate to contact your GIDIP Trustee or our Plan Administrator at 1-800-268-0285 ext. 225 or email at gidip@canben.com.

We thank you for your ongoing support. We will all get through this together and hopefully this pandemic will end soon and we can all get back to work!

In Solidarity, Your GIDIP Board of Trustees

Sophia Michailidis Terry Carlucci Ross McConkey Marie Doyle Astrid Metzler Eastern Region Central Region Pacific Region Atlantic Region Western Region