

UNIFOR LOCAL 2002 DISABILITY TRUST
GROUP INSURANCE DISABILITY PLAN (GIDIP)
IMPORTANT BULLETIN
GOOD NEWS!

April 3, 2020

**SUBJECT: GIDIP PREMIUMS FOR MEMBERS WHO HAVE TAKEN VOLUNTARY LAY-OFF OR
WHO HAVE BEEN LAID-OFF**

Dear Members of Unifor Local 2002,

Your GIDIP Board of Trustees held an emergency meeting on March 31, 2020 in view of the current COVID-19 crisis, and the ongoing lay-off situations members are experiencing.

Your GIDIP Board of Trustees is pleased to announce that your GIDIP premiums will be paid for an initial period of three months and will be further reviewed prior to the expiry of the three-month period for those members who may still be on lay-off.

As a result of this meeting, the Trustees have decided:

- **To assist members through this difficult period, the Trust will subsidize GIDIP contributions for those who are laid off.**

Over the last number of years the Trust Fund has operated under the International Foundation of Employee Benefit Plans 'best practices' protocol. As a result of this process, the Trust Fund has been able to accumulate a reserve for such emergency measures as our membership is currently experiencing.

- Coverage will be extended for any qualifying disability which occurs during the lay-off period. Under normal circumstances a member would have to pre-pay their premiums in order to maintain their disability coverage during the lay-off period. Without continuing payment of premiums, a disability during lay-off would not be covered by the insurer.

Please note that the two-week elimination period for any qualifying disability which occurs during a lay-off will commence as of the expected return to work date.

- If you have already submitted cheques for your premiums during lay-off, these cheques will be returned to you.

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During this stressful time, our Plan Administrator is working to process ongoing disability claims as quickly as possible. **Fear of COVID-19 or preventive self-isolation is not considered a qualifying disability under the terms of the GIDIP Plan.** No claims should be submitted on this basis to avoid flooding the claims department unnecessarily.

We are happy to be able to help our membership through these very trying times!!

Should you have any questions or concerns, 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.

In Solidarity,
Your GIDIP Board of Trustees

Sophia Michailidis
Eastern Region

Terry Carlucci
Central Region

Ross McConkey
Pacific Region

Marie Doyle
Atlantic Region

Astrid Metzler
Western Region