

UNIFOR LOCAL 2002 DISABILITY TRUST
GROUP INSURANCE DISABILITY PLAN (GIDIP)

IMPORTANT BULLETIN

UPDATE

April 16, 2020

Dear Members of Unifor Local 2002,

SUBJECT: GIDIP PREMIUMS

As the current situation is very fluid and can change daily depending on announcements by the Government of Canada and/or your employer, your GIDIP Board of Trustees wants to bring you up to date on the status of GIDIP premiums and coverage.

Given the subsidy now being offered by the employer, your GIDIP Board of Trustees has held numerous conference calls to discuss the changing situation. In recognition of the financial strain on members dealing with reduced income and the ongoing lay-off situations members are experiencing, the Trustees want to confirm that your GIDIP coverage will remain unchanged, despite any fluctuations in your paid salary.

Your GIDIP Board of Trustees are happy to announce a premium holiday for all UNIFOR 2002 members, regardless of employment status. No GIDIP premiums will be deducted for any member, regardless of your employment status during the premium holiday. This premium holiday will be effective from the pay cycle beginning April 5, 2020, and will end on the pay cycle ending June 27, 2020.

Please rest assured, however, that your GIDIP coverage will continue at 100% of your regular benefit, even if your paid salary level is reduced. Monthly premiums will be covered by the Trust Fund reserve. This will ensure that any qualifying disability which occurs during the lay-off period will be payable based on your salary prior to lay-off.

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.

This premium holiday will not be extended beyond June 27, 2020. Should the CEWS Program and lay-offs extend beyond June 30, 2020 you will be required to pre-pay your GIDIP premiums to maintain your coverage effective as of July 1, 2020. We will provide a further update in early June 2020.

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