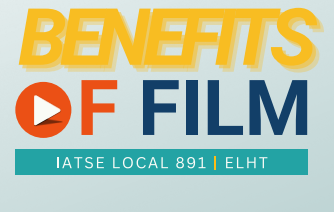


23rd October, 2024



THE *BENEFITS* ARE EVOLVING

Benefits of Film

We're thrilled to announce some **important updates** to your healthcare plan. Please note that the recent plan changes will apply only to claims incurred **on or after November 1, 2024**. Any claims incurred before this date will be processed under the current plan provisions.

Over the past years, we've listened closely to your feedback, concerns, and ideas. Our trustees have been hard at work, using this valuable input to create a plan that's more accessible, comprehensive, and truly works for everyone.

We're confident these changes will make a meaningful difference in your experience, and we can't wait for you to explore **what's new!**

Maternity & Paternity Leave Coverage

We understand the importance of taking time off to care for your family, which is why we decided to enhance the plan.

The enhancements will provide support during the **12-month** maternity or paternity leave period in the form of **140 hours per month** being deposited into your hour bank. This ensures that your benefits continue uninterrupted while you're on leave.

This benefit will be available to members with **Active** hour bank benefits and they will need to submit a parental leave application to the union or provide proof of maternity or paternity leave to AGA.

Family Planning

Building a family is a journey and can come with challenges. To support you, we offer a Family Planning Benefit with a **lifetime maximum of \$25,000**, covering fertility treatments, surrogacy, diagnostics, fertility preservation, and egg or sperm donation.

This benefit is available to members of both **Active** and **60+ plans**.



Drug Plan Enhancements

Access to the right medications is essential for recovery, so we've made drug claims smoother and more comprehensive.

Tier 1 remains the **Fair PharmaCare Formulary** with **100% coverage**, including Special Authority Drugs.

Tier 2 is now the **Canada Life Formulary**, offering **80% coverage** for a wider range of medications, giving you access to over **2,770 additional drugs**, not covered before.

The drug plan enhancements are being offered for both **Active** and **60+** plan members.

Gender Affirmation

Our goal in providing gender-affirming care is to enhance the mental health, self-esteem, and overall quality of life of our members.

With a **lifetime maximum of \$25,000**, this benefit covers treatments that may not be fully covered by government healthcare plans.

The benefit is available to the **Active** and **60+** members.



Disability

Short Term Disability (STD)

We know that recovering from an illness or injury takes time, and we're committed to making sure you feel fully supported during that process.

That's why we've extended the Short-Term Disability (STD) benefit to cover up to **52 weeks** from the existing 40 weeks.

With **\$725 per week**, you'll have the financial support you need to manage essential expenses, reducing the stress that often accompanies recovery.

Long Term Disability (LTD)

To further support our members' financial security in times of need, we've made important updates to our Long-Term Disability (LTD) coverage.

Members can now receive up to **\$3,200 per month**, and the benefit period has been extended from **2 years to 5 years**, ensuring longer financial protection during recovery.

Both LTD and STD benefits will be available to the members of the **Active** plan.



Mental Health

With our increased annual maximum of **\$2,500** and an **expanded list of eligible mental health professionals**, we're making it simpler for members to find the right mental health support.

The expanded list includes:

- Registered and Licensed Psychotherapists
- Canadian Certified and Certified Clinical Counsellors
- Clinical Therapists and Counselling Therapists
- Registered and Clinical Counsellors
- Psychoeducators
- Registered Professional and Therapeutic Counsellors
- Marriage and Family Therapists
- Mental Health Therapists
- Psychoanalysts
- Sexologists

Both enhancements will be applicable to **Active** and **60+** plan members.



Vision Care

We've listened to your feedback and are excited to offer enhanced vision care benefits.

The allowance has increased from \$400 to **\$600 every 24 months**, giving you more support for essential eye care, whether it's for eye exams, laser treatments, glasses, or contact lenses.

This change will be reflected in both the **Active** and **60+** plans.

Disclaimer:

The details of all the above updates will be available in the updated booklets, which will be posted on the website soon.

We have made every effort to ensure the accuracy of the information provided; however, in the event of any errors or omissions, the official plan provisions will take precedence and govern all decisions.



FROM THE TRUSTEES.

Dear Members,

At the heart of every decision we make as trustees is a simple, yet powerful motivation: to deliver healthcare benefits that not only meet your needs but enhance the quality of life for you and your loved ones. The changes we've made to the benefits plan are not just about providing coverage; they're about providing peace of mind, knowing that when you need it most, your benefits will be there to protect and uplift you.

We know that life is unpredictable. Whether it's an unexpected health challenge, the journey to mental well-being, or the precious time spent welcoming a new family member, we are committed to making sure you never feel alone or unprotected during these pivotal moments. Our goal is to create a benefits plan that grows with you, anticipating your needs and adapting to the evolving realities of life.

At the end of the day, it's about more than just benefits. It's about trust, support, and being there for you every step of the way. We are committed to continuously improving the plan, always with your health, your family, and your future guiding our efforts.

Warm regards,
The Trustees