

**MACHINISTS FITTERS AND
HELPERS UNION
LOCAL #3 C.L.C.
WELFARE PLAN**



**ON BEHALF OF MEMBERS OF:
MACHINISTS LOCAL 3
LABOURERS LOCAL 1204
RIGGERS LOCAL 643**

**GROUP BENEFIT
PLAN BOOKLET**

**INCLUDING AMENDMENTS
TO JUNE 1, 2008**

INTRODUCTION

This booklet contains information about your Group Benefits. Please keep it in a safe place. It is intended to summarize the principal features of your plan. All rights to benefits are governed by the Group Contract/Policy and by the Trustees of the Plan.

Both British Columbia and Alberta have passed legislation affecting the use of self-insured funding for providing benefit plans. In each case, the legislation allows for the use of self-insured funding, subject to disclosing this information to the covered Members in writing.

The Trustees are constantly attempting to provide benefits under the Plan to the Members in the most cost-effective manner. For some benefits it is not always necessary to use the services of an insurance company. Consequently, some benefits provided through the Plan are not insured by an insurance company regulated under the Financial Institutions Act, and the Plan is exempt from the regulatory requirements of the Act.

Coverage is provided through:

The Co-operators # G419

- Life Insurance
- Long Term Disability

The Machinists, Fitters and Helpers Union

Local #3 C.L.C. Welfare Plan #11244

- Extended Health Care
- Dental
- Wage Indemnity

American Home Assurance Company

#25721100

- Accidental Death & Dismemberment

Royal Sun Alliance Insurance Company

#32446514

- VIATOR Out of Province/Canada Group
Travel Medical Emergency Benefit

ADMINISTRATOR

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