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28 février 2021

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February 28, 2021

Preparing for a Referendum Vote on Your LTD Plan & COVID at Work

Hello,

In this communication, we discuss two key areas of importance for Canpar workers – the commitment to hold a referendum on our Long-Term Disability plan and what to do if you have COVID symptoms.

One of the commitments TC Local 1976 USW made in our Canpar unit Action Plan, was to hold a bargaining-unit-wide referendum on whether to continue in our USW Long-Term Disability (LTD) Trust Fund.

A threshold of 66²/₃% vote is required to make any change. To see the whole Action Plan, click [here](#).

Before voting on this important issue, make sure to inform yourself on the benefits of keeping the LTD plan, and the implications of losing it.

The referendum vote on our LTD plan will be held in the spring, after Local Union Elections.

Executive Recommends Voting to Keep LTD

The current Executive of TC Local 1976 USW **recommends keeping your LTD plan**. Disability insurance provides financial protection to you and your family.

Members Recognize the Many Benefits of Having Access to LTD Coverage:

- At a **cost of 1.9% of pensionable earnings**, members receive a **tax-free monthly income** in the event of absence from work due to injury or serious illness.
- LTD benefits provide **50% of pre-disability earnings to a monthly maximum of \$3,000**.
- Benefits commence immediately following the end of Short-Term Disability (STD) coverage, with **no gap in income for members**.
- **Pension contributions are continued** through deductions from LTD payments.
- The USW LTD Trust Fund is reputable and managed by a Board of Trustees appointed by the Union Executive Board.
- Members of the Board of **Trustees are not paid** by the LTD Trust Fund – they are **volunteers who provide their knowledge and experience** in managing the plan on behalf of members.

More than three years ago, when LTD premiums increased by 85%, we restructured the plan to make it more affordable for members. Premiums were reduced, and, as a result, benefits also had to be restructured. The premiums had increased because there was a lot of demand for LTD from our members – proof that the plan was something members rely on.

The LTD plan we have now is well-managed and efficient. The insurer treats all claims in an even-handed manner to avoid misuse of the plan and to ensure it is available to members when they need it at a fair and sustainable cost.

Now that the plan has a few years of claims experience since the 2017 redesign, the trustees are pleased to report that the 1.9% contribution rate has not changed and there are no plans to increase it in the foreseeable future.

Be informed before you vote in the referendum on your LTD plan this spring.

Learn more about the USW Long-Term Disability (LTD) Trust Fund and its benefits in a new document on our website [here](#).

If you have questions, please contact:

- Glen Rankine, National Business Agent, glen.rankine@1976usw.ca, 604-802-6006
- Plan Administrator: Manion Wilkins & Associates Ltd., 416-234-5044 or 1-800 263-5621

Stay Home if You Are Sick

In our last round of bargaining, TC Local 1976 USW negotiated the Canada Labour Code personal leave days into the contract. This means members are entitled to three paid personal leave days and two unpaid days per year as per the Canadian Labour Code, terms that are now protected if the Code ever changes.

If you are not feeling well, please don't go to work. As essential workers, there is pressure to keep working. But going to work if you are sick puts others at risk, too.

If you are concerned that you may have contracted COVID-19, it's important that you get tested and stay home until you receive your test results. Contact your health care provider or local public health authority for more guidance.

If you have to stay home longer than three days, and your illness is related to COVID-19, there are options to help you pay the bills including your short-term disability benefits, employment insurance or other federal government supports if you are not eligible for employment insurance (owner/operators).

If you are feeling better and have no symptoms, but the employer is not scheduling you to work, contact your Unit President or your Steward. If necessary, they will file a grievance on your behalf. We are here for you. TC Local 1976 USW has been actively intervening and filing grievances for members to help them return to work more quickly after illness.

Thanks again for all of your hard work in these challenging pandemic times. Please continue to stay healthy and safe.

In Solidarity,



Steven Hadden
President, TC Local 1976 USW
