



UNIFOR
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September 16, 2015

Greetings,

To: Unifor National Representatives (Service), Local Union Presidents

Several local union leaders and National Service reps have asked about individual health and dental plans for Unifor members where the employer does not provide a plan. We have worked with Green Shield Canada (GSC) on this issue and can offer the Link and Zone benefit plans.

Link is for members who have an employer health care plan and are either terminated or retiring. They do not have to complete a medical questionnaire for the Link benefits as Link offers guaranteed acceptance, if application is submitted within 60 days of losing their group benefits.

If a member does not currently have group coverage, they can apply for the Zone benefits. The Zone plan offers six benefit options, three of which will require a medical questionnaire.

Individual coverage is, of course, more costly than an employer-sponsored plan that covers the whole workforce and the health care risks are shared across a large group. But, there is much to recommend the GSC Link and Zone individual plans:

- GSC is non-profit so the costs are reduced compared to other for-profit carriers
- The Link and Zone plans are pooled with other insured individuals in the plan thus keeping premiums affordable
- The plans have easy to use websites with immediate quotes
- GSC is unionized with Unifor members
- GSC has agreed to offer a program where, if possible, Unifor can negotiate employer contributions toward the Link and Zone plans

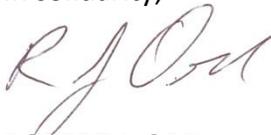
Again, the best health care plan for our members is an employer-sponsored health care plan for the bargaining unit. But where that is not possible, the GSC individual plans are an alternative.

The Zone and Link plans do not offer disability or life insurance benefits.

If you would like an electronic copy of the Zone and Link brochures or a hardcopy, please contact Nasra Mussa (Nasra.Mussa@unifor.org). You can also contact Unifor Pension and Benefit Director, Jo-Ann Hannah (Jo-Ann.Hannah@unifor.org), if you have additional questions. Or speak directly with the GSC Distributor, Prosum Health at 1-855-751-6590.

I also encourage you to invite GSC to meet with employers in your larger units where we do have employer-sponsored plans to discuss the advantages of GSC as a carrier. GSC is an excellent carrier and has many cost-effective controls within the plan to ensure that our members get their benefits and the employer has reasonable costs. Unifor has a long and special relationship with GSC.

In solidarity,



ROBERT J. ORR
Assistant to the
National Secretary-Treasurer

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cc: J. Hannah, Pensions Department staff, Domenic Servideo
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