

Putting on your best holiday smile

Three dental plan improvements you need to know about

Healthy teeth are an important part of our overall wellbeing. That's why the Ironworkers benefit plan provides excellent dental coverage. And, because we know that no one likes going to the dentist, we've made three changes so it's easier than ever to get the care you need – and get your claims repaid quickly.

Your dental office can now submit your claim electronically. This means you'll get your money back faster than ever—especially if you've signed up to have your claim payments deposited directly to your bank account (see page 3 for instructions).

Here's what your dentist needs to know to submit your claims:

- Our plan name: Ontario Ironworkers Benefit Plan
- Our Canadian Dental Association carrier (CDAnet) ID: 000123
- Our network name: instream

If your dentist is not set up to submit claims electronically, you can submit electronic dental claims yourself at www.ontarioironworkers.com. Just click on the **Benefits Self-service** tab and follow the prompt.

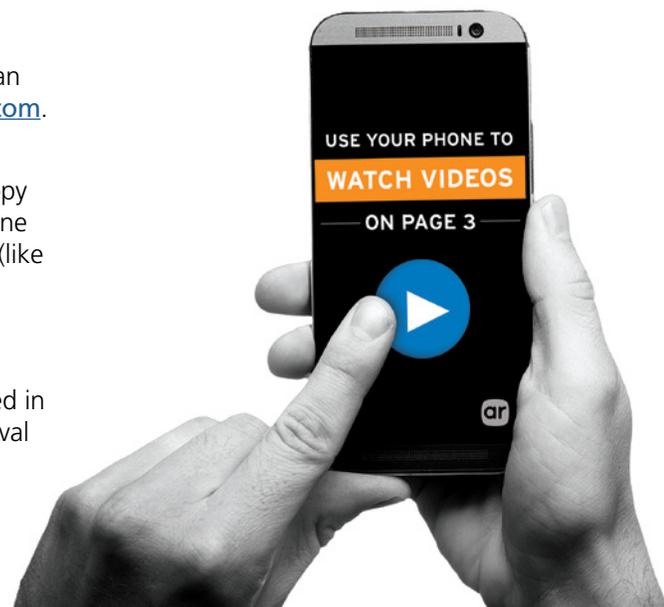
No matter how your claim is submitted, always remember to keep a copy in case we ask to see it at a later time. You'll be repaid quickly for routine services like cleanings and fillings, but we may need more information (like x-rays) before we can process other claims.

The plan now covers dental implant repairs and replacements.

However, due to the high cost of these services, you're limited to one implant replacement per tooth. And any work you have done is counted in your overall implant maximum of \$10,000 every three years. Pre-approval is required.

Bringing your newsletter to life with video

We've made this newsletter interactive! You can use your smartphone or tablet to bring the images on page 3 to life and watch our new videos.



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Tax time is around the corner

Here's a handy list of tax slips

In the coming months, you should receive the following yearly tax slips containing important information that you will need to report to the Canada Revenue Agency (CRA) when you file your tax return.

Tax slip	What it's for
T4	<ul style="list-style-type: none">Your T4 is prepared by your employer. You'll receive a separate T4 for each employer you work for during the year.In addition to your pay, your T4 will show total employer contributions to the pension plan in 2015. This appears in a box called "pension adjustment." This amount is not counted in your income, but is used to reduce how much you are allowed to contribute to a registered retirement savings plan (RRSP) in 2016.
T4A	<ul style="list-style-type: none">The Administrator will send you a T4A showing the total life and accident insurance contributions your employer has made on your behalf.This form will also indicate if excess hours have been transferred into the pension plan from your hour-bank account.A T4A will also be sent to anyone who has received any pension payments from the Plan, including termination, disability or death benefits.Electronic copies of your T4A will be available early next year at Benefits Self-service > My personal documents > Tax receipts. We'll notify you by email when these documents are ready. If we don't have a valid email address for you, we'll mail you hard copies of your tax receipts the old fashioned way. If you have a valid email address, you won't receive hard copies – unless you ask for them.
NR4	<ul style="list-style-type: none">This is issued to retirees who live outside of the country at any time during the year.
Field dues and district council receipts	<ul style="list-style-type: none">Receipts are issued by the union to all members who paid field dues or made district council contributions throughout the year. These are based on an hourly contribution rate for each hour you work. You can claim these expenses on your annual tax return to reduce your taxable income.

If you're retired

Income tax is deducted from your Ironworkers pension each month before it is paid to you. The amount deducted is based on your estimated income. When it comes time to file your tax return, you will see how accurately your income has been estimated.

1. If you have to pay a large amount when you file your return, your income has been underestimated and you may want to have more tax deducted from your monthly pension payments in the future. If you decide there is too little tax being deducted from your pension, you can change this amount (within limits)

at the end of the year by filling in the TD1 form you receive from the plan administrator.

2. If, on the other hand, you find you are receiving a large tax refund from the government each year, your income is being overestimated, and you may be deducting too much tax from your pension payments. In this case, you may contact the CRA for a T1213 Request to Reduce Tax Deductions at Source form.

Remember, you can also split up to 50% of your pension income with your spouse.

Introducing our new video series!

Watch for a quick overview of your pension and benefits plans

These videos are the first in a series of two-minute videos that we'll be making available to you in the coming months. If you're reading this online, just click on one of the screenshots below to watch either the **Meet your pension** video or the **Meet your benefits** one! If you're reading a printed copy, watch this page come to life using the camera on your Apple, Android or Blackberry smartphone or tablet. Here's how:

-  **1** Download the free Layar app
-  **2** Scan the entire blue Layar area shown below
-  **3** Tap to watch the videos



Keep an eye out for the Layar symbol in future newsletters for more videos!

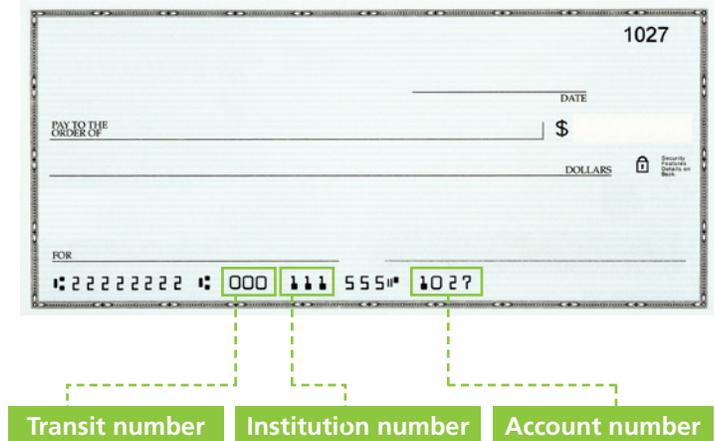
Quick cash back

Sign up for direct deposit to get your claims repaid faster

Whether you submit your claims online or on paper, you can speed up your repayment by using direct deposit. You can even have disability payments deposited directly to your bank account.

To sign up for direct deposit, just login to www.ontarioironworkers.com and click on **My profile** under the **Benefits Self-service** tab. Then click the **Update** button next to **Banking information**. You'll find your banking information on your personal cheques, including branch transit number, financial institution number, and account number. You will also need to enter your email address.

You'll get a confirmation email once we've received your claim. We'll send another email once your claim has been processed, with an explanation of benefits showing the amount of your claim and how much will be paid by the plan. This email will also let you know your payment will be direct-deposited to the bank account on file.



Once the Administrator has your email, all plan correspondence will automatically be sent to you electronically instead of by mail. This includes newsletters, tax slip notifications, pay-direct notices and tri-annual reports. You'll continue to receive your annual pension statements by regular mail.

Benefit tip

While you're on the **Benefits Self-service** page, don't forget to check out **My health coverage**, which you can access from the menu on the left. Simply click on the name of anyone included under your coverage for details on different types of claims, including:

- the maximum payout available from the plan for the period,
- the amount reimbursed for the period, and
- the balance remaining for the period.

Topping up your RRSP?

Some things to keep in mind

If you're thinking of making an RRSP contribution to reduce your tax hit, keep in mind that your 2015 RRSP contribution room is reduced by last year's contributions to the Ironworkers pension plan (this is called a "pension adjustment"). The exact amount of your 2015 RRSP contribution limit is shown on your 2014 Notice of Assessment from the CRA.

You have until February 29, 2016 to make RRSP contributions for the 2015 tax year.



18% of your previous year's "earned income" up to a dollar maximum (\$24,930 in 2015)

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pension contributions made by your employer(s) during the previous year

+



RRSP room carried over from previous years

=

YOUR ANNUAL CONTRIBUTION ROOM

Happy trails!

Trustee David Thompstone retires from the Board

Best wishes to David Thompstone on his upcoming retirement from the Board of Trustees. David was appointed to the Board by the Ontario Erectors Association in May 1999. He says that it has been a very rewarding experience to work with the Trustees over the past 16 years and to be involved in the continued growth of the pension plan.

We will let you know when the Ontario Erectors Association names a new Trustee.

Latest additions to the pre-approval drug list

If you or a family member needs one of the following drugs, you must call Equitus Consulting Inc. at 1-866-401-8323 to request a pre-authorization form. For a full listing, go to www.ontarioironworkers.com and follow the path: **Your benefits > Your personal coverage > Drugs > Pre-approval drug list.**

Drug name	Condition
Daklinza	Hepatitis C, genotype 3
Egrifta	Lipodystrophy
Zykadia	Metastatic non-small cell lung cancer

THE FINAL WORD

This bulletin provides summary information about the Ontario Ironworkers Pension and Benefit Plans in simple terms. It is not intended to be complete or comprehensive, or to provide legal or medical advice. If there are any discrepancies between this bulletin and the wording of the legal documents that govern the plans, the legal documents will apply in all cases. The Ontario Ironworkers Pension and Benefit Plans are administered by the Ironworkers Board of Trustees, c/o Ontario Ironworkers/Rodmen Benefit Plan Administrators Corporation.