

Introducing important changes to your asrTrust retiree benefits program

As you are aware by now, your asrTrust retiree benefits program will undergo some important changes effective midnight on March 31, 2012. The current program terms will remain in effect until that time.

Introducing benefit reductions is never an easy thing to do. Given the limited and finite amount of money allocated to the Trust under the terms of the court-approved Settlement, we simply have no choice in the matter.

We fully understand that the changes could have an impact on your personal financial situation. We can also assure you that the changes are the result of considerable planning, testing and analysis – including direct survey feedback from more than 17,000 members.

This outstanding response rate certainly confirms that you value your benefits. Just as important, your collective input had a very real impact on the final program design. By way of example, the Trustees elected to:

- Minimize the cuts to some highly valued big-ticket benefits, such as prescription drugs.
- Eliminate only those benefits that were identified as the least valuable or important to the membership as a whole.
- Keep cost increases at an absolute minimum.

Based on our formal analysis and what you have told us, we're confident that the adopted changes are appropriate. They:

- are fair and equitable for the widest possible range of plan members, regardless of age, income or province of residence;
- protect your access to affordable and sustainable benefits; and
- reflect, to a large extent, what you said you wanted and needed in a revised benefits program.

This bulletin provides an overview of your updated benefits program. We encourage you to read it carefully, together with the materials you can expect to receive from Green Shield Canada (our claims administrator) in the coming weeks. The more you know about the program, after all, the better it will work for you.

If you have any questions about the changes – or your new asrTrust benefits program in general – please send an email to contact@asrtrust.com – or post them on our Facebook page (just search for asrTrust-GM). We welcome your thoughts.

On behalf of the Trustees, thank you for your continued understanding and support.

Learn about the changes first-hand

You're invited to join us for a 60-minute webinar that will help you understand exactly how the new program works – with a focus on the key plan changes and survey results. See page 5 for details.



The changes at a glance

A high-level summary of your asrTrust benefits program

The revised asrTrust program will continue to give you access to a wide range of valuable and affordable benefits. Following is a high-level summary of the key changes that will take effect at midnight on March 31st:

Provision	Current program	New program
PRESCRIPTION DRUGS		
Reimbursement	<ul style="list-style-type: none"> 90% of eligible expenses 100% after you incur \$310 in out-of-pocket expenses (personal and family) each year Coverage limited to: <ul style="list-style-type: none"> the cost of the lowest-priced generic drug (or brand-name drug if lower) drugs listed on the “Controlled Drug Formulary” or by special authorization 	<ul style="list-style-type: none"> 80% of eligible expenses 100% after you incur \$500 in out-of-pocket expenses (personal and family) each year No change. Coverage limited to: <ul style="list-style-type: none"> the cost of the lowest-priced generic drug (or brand-name drug if lower) drugs listed on the “Controlled Drug Formulary” or by special authorization
Dispensing fees (charged by the pharmacist to fill your prescription)	<ul style="list-style-type: none"> 90% of the actual dispensing fee, to a maximum of \$9 per prescription 	<ul style="list-style-type: none"> 80% of the actual dispensing fee, to a maximum of \$7 per prescription
Over-the-counter drugs	<ul style="list-style-type: none"> 90% of eligible products, such as aspirins, shampoos, laxatives, etc. 	<ul style="list-style-type: none"> Eliminated Laxatives and shampoo retained for members suffering certain severe conditions
Government registration	<ul style="list-style-type: none"> Note: your retiree drug plan is designed to supplement the government-paid benefits available to you. In Ontario, registration is automatic when you turn age 65. In some other provinces, including Quebec, you must register for coverage under your provincial government plan once you turn age 65. Until this registration is complete, your drug claims under the asrTrust program may be withheld. 	
DENTAL CARE		
Maximum benefit	<ul style="list-style-type: none"> \$2,800 per person each year for basic services, crowns and major services combined 	<ul style="list-style-type: none"> \$1,500 per person each year for basic services, crowns and major services combined
Fee guide	<ul style="list-style-type: none"> 2008 	<ul style="list-style-type: none"> 2009 fee guide starting April 2012 3-year lag beginning in 2013
Basic services	<ul style="list-style-type: none"> 100% of eligible dental expenses 	<ul style="list-style-type: none"> 80% of eligible dental expenses
Crowns	<ul style="list-style-type: none"> 100% of eligible expenses 	<ul style="list-style-type: none"> 50% of eligible expenses
Major services	<ul style="list-style-type: none"> 50% of eligible expenses 	<ul style="list-style-type: none"> No change
Orthodontia	<ul style="list-style-type: none"> 100% of eligible expenses To a lifetime maximum of \$3,600 per covered individual 	<ul style="list-style-type: none"> Eliminated Coverage will continue for eligible programs of treatment that begin prior to April 1, 2012

Provision	Current program	New program
VISION CARE		
Reimbursement	<ul style="list-style-type: none"> • Routine eye exams up to \$85 every 24 months (if your provincial health care plan excludes coverage) • Plan maximum depends on lens type (once every 24 months per person) <ul style="list-style-type: none"> – \$220 for single vision lenses + frame – \$275 for bifocal lenses + frame – \$345 for multifocal lenses + frame – \$230 for contact lenses – \$345 for laser eye surgery (one time) 	<ul style="list-style-type: none"> • 80% for routine eye exams up to \$85 every 24 months (if your provincial health care plan excludes coverage) • 80% of eligible expenses to a maximum of \$300 for: <ul style="list-style-type: none"> – all types of lenses and frames per person, every 24 months – laser eye surgery (limited to one course of treatment – both eyes – per person, per lifetime)
PARAMEDICAL SERVICES		
Reimbursement/Maximum	<p>Benefits are per covered person:</p> <ul style="list-style-type: none"> • <i>Chiropractor</i>: \$25 per visit to a maximum of \$465 each year • <i>Chiropracist/Podiatrist</i>: \$11.45 per visit to a maximum of \$325 each year • <i>Massage Therapist</i>: \$45 per visit to a maximum of \$200 each year • <i>Naturopath</i>: \$25 per visit to a maximum of \$325 each year 	<ul style="list-style-type: none"> • 80% of eligible expenses to an annual maximum of \$300 for all paramedical services <u>combined</u> • Covers the following additional service providers: <ul style="list-style-type: none"> – Dietitian – Acupuncturist – Physiotherapist – Osteopath
Other services	<ul style="list-style-type: none"> • <i>Psychologist or Master of Social Work (MSW)</i>: \$50 per visit to a maximum of \$625 each year • <i>Speech Therapist</i>: Up to \$1,100 each year (including up to \$125 for the initial assessment) 	<ul style="list-style-type: none"> • 80% of eligible expenses • Included in the \$300 combined annual maximum outlined above
HEALTH SUPPLIES AND SERVICES		
Reimbursement	<ul style="list-style-type: none"> • 100% of eligible supplies, appliances and durable medical equipment • Subject to plan limits and restrictions 	<ul style="list-style-type: none"> • 80% of eligible supplies, appliances and durable medical equipment • Subject to plan limits and restrictions
Custom-made orthotics	<ul style="list-style-type: none"> • Two pairs every 36 months to a maximum of \$400 (one pair to a maximum of \$325) • Through a preferred provider 	<ul style="list-style-type: none"> • No change

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Provision	Current program	New program
AUDIO (HEARING AIDS)		
Reimbursement	<ul style="list-style-type: none"> • One hearing aid or binaural hearing aid system every 36 months • Up to reasonable and customary limits • Hearing aids must be supplied by participating provider 	<ul style="list-style-type: none"> • 80% of eligible expenses (to a maximum of \$1,000 per ear every 36 months) for hearing aids • Repairs are included in the maximum outlined above
LONG TERM CARE		
Reimbursement (per month)	<ul style="list-style-type: none"> • Benefit limit depends on the year that the care began • Currently up to \$1,200 per month for claims incurred on or after January 1, 2011 	<ul style="list-style-type: none"> • Up to \$800 per month for claims that begin on or after April 1, 2012 • Current plan maximums will continue for existing claimants
EMERGENCY OUT-OF-PROVINCE/COUNTRY		
Reimbursement	<ul style="list-style-type: none"> • 100% above provincial coverage for out-of-province/country hospital, surgical and medical expenses, less amounts paid by your provincial health plan 	<ul style="list-style-type: none"> • No change
Limitations	<ul style="list-style-type: none"> • Unlimited trip length 	<ul style="list-style-type: none"> • 30-day trip limit • Option to buy trip extensions • Information will be made available shortly

Please note that this summary is provided for illustrative purposes only.

For a full plan description, please refer to the comprehensive plan booklet that will be mailed to you by Green Shield Canada, the program claims administrator, in the coming weeks. The package will also contain some important information – including time limits – for submitting claims under the current program.

Until you receive your package, you can refer to the comprehensive description of the “current” benefits program on our website at www.asrtrust-gm.com.



New plan premiums

What you'll pay for your benefits

Based to a large extent on the survey feedback we received, the Trustees have done their best to keep cost increases at an absolute minimum. Depending on your age and status, you will pay an extra 75¢ or \$1.50 per month, as summarized in the following table:

About you	Current premium cost*	New premium cost (beginning in April)*
<ul style="list-style-type: none"> Up to age 65 	\$30	\$31.50
<ul style="list-style-type: none"> Age 65 and above 	\$15	\$15.75
<ul style="list-style-type: none"> Surviving spouse 	\$15	\$15.75

* plus applicable sales and premium taxes

Going forward, plan premiums will rise by 5% per year. This relatively modest increase will go a long way in protecting the program's financial health (and your access to benefits) over the longer term.



Learn more, first-hand

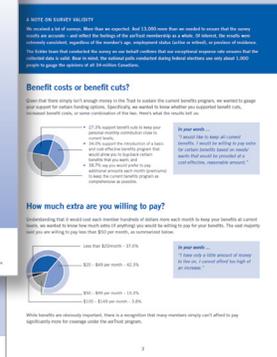
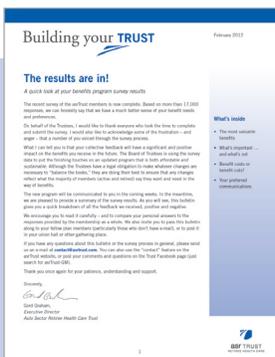
Join us for an online webinar

We've scheduled a live information session (webinar) to be held online for any members interested in hearing more about the plan changes first-hand. This 60-minute session will help you understand exactly how the new program works – with a focus on the key plan changes and survey results.

Who?	The webinars are open to all members of the asrTrust.
When?	<ul style="list-style-type: none"> English session 1: March 15th at 2:00 p.m. (EST) http://tinyurl.com/6uu7hmc English session 2: March 29th at 2:00 p.m. (EST) http://tinyurl.com/6w5lbzv French session: March 22nd at 2:00 p.m. (EST) http://tinyurl.com/7v97oht
How?	<p>To reserve your spot, simply:</p> <ul style="list-style-type: none"> Access the registration site at one of the URLs noted above Follow the prompts <p>Note: As part of the registration process, you are required to provide your name and email address. This information allows delivery of a link and confirmation number that will give you secure access to the webinar.</p> <p>The webinars have a limited number of “seats” that are expected to fill up quickly, so we encourage you to reserve your spot today.</p>
Can't attend?	You can still view the presentation online. Both sessions will be recorded and posted on the Trust's website at www.asrtrust-gm.com no later than March 31, 2012.

Your questions and comments

You can ask any questions related to the revised program by sending an email to contact@asrtrust.com, or post them on our Facebook page (just search for asrTrust-GM). Your questions will be promptly reviewed by a member of the benefits project team and answered as quickly and appropriately as possible. Depending on the volume and the nature of the questions we receive, a selection of the questions and responses may be posted to the Trust's website at www.asrtrust-gm.com, as time and resources permit. Your identity will not be published with your question.



And the survey says...

More than 17,000 member responses had a very real impact on the final program design. You can access a summary of the key findings in "The Survey" section of the website.

The final word

This bulletin provides a simplified explanation of the key provisions of the asrTrust retiree benefits program. Where the information provided in this bulletin, by asrTrust or from any other source differs from the legal documents that govern the program, the legal documents will rule in all cases. The Trustees of asrTrust reserve the right to amend or change the benefits program at any time and may be required to do so because of changes to legislation or the Trust's funded status.