



TO ALL ELIGIBLE MEMBERS:

The UFCW Locals 175 and 633 Ontario Dental Benefit Trust Fund was created in 1995 for the sole use of UFCW members of participating employers. It evolved from a predecessor plan, the Ontario Retail Employees Dental Benefit Trust Fund which had been in existence since 1972.

The Plan operates under the terms of a Trust Agreement which provides for a Board of Trustees made up of both Union and Management Trustees. The Plan is administered by an independent administration company and an independent consultant to review the Plan on an ongoing basis to ensure proper benefit levels and financial stability.

It is the intention of the Board of Trustees to provide the most comprehensive plan of Dental Benefits possible, always having regard for maintaining the sound financial condition of the Fund. The Board of Trustees are allowed to amend the coverage of the plan from time to time based upon the financial position of the Trust Fund.

Many benefit changes have taken place over the years. This booklet incorporates all changes up to and including those made on May 1, 2022. The purpose of this booklet is to explain, as briefly and clearly as possible, each of the benefits to which you are entitled. It also tells you how to file a claim. However, this booklet is not, in itself, a legal contract, so it follows that the terms and conditions of Trust Agreement and Plan Text, and of the governing legislation, take precedence in case of dispute. Any amendment to the governing documents is effective without notice to you. Possession of this booklet does not guarantee entitlement to the benefits described herein.

Please read the following pages carefully so that you understand the Plan thoroughly and file it in a safe place for future reference.

Yours very truly,

THE BOARD OF TRUSTEES

YOUR PRIVACY:

The Trustees and the Administrative Agent are required to collect personal information about you, your spouse or same-sex partner, beneficiaries and dependents in order to administer your benefits. The personal information you share with the Trustees and the administrator stays confidential and is used only to determine your benefit entitlements under the Trust Fund. The administrator will however, provide personal information to other parties such as Auditors, to determine benefit entitlements when payments are made to you or your dependents, or as required by law. All third parties are also required by law to respect the confidentiality of any such information.

If you need more information regarding the Privacy Policy of the Trust Fund, you may contact the administrators' office.

Privacy Officer
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