



Ford Motor Company of Canada, Limited
 Ford du Canada Limitée

The Canadian Road
 P.O. Box 2000
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May 28, 2021

Unifor Hourly and Salaried Bargaining Unit
 Retirees and Surviving Spouses

Update On Your Benefits Program

As you may be aware, Ford of Canada and Unifor negotiated a 2020 Collective Agreement effective September 28, 2020.

A summary of the changes to your benefits is set out below. Please contact Green Shield Canada, the health benefit carrier, if you require additional information with respect to your healthcare coverage at 1-888-711-1119 or www.greenshield.ca. The updated Healthcare Booklet has been posted on the Green Shield Canada website for your access.

In the event of any conflict or discrepancy between this summary and the Collective Agreement, the provisions of the Collective Agreement will apply.

Dental Benefits

- Effective October 1, 2020, the maximum benefit payable for all Covered Dental Expenses incurred during any 12-month period beginning October 1 and ending the following September 30, except for orthodontic services, will be **\$3,000.00** for each individual.
- Effective October 1, 2020, the maximum benefit payable for Covered Dental Expenses in connection with orthodontics, including related oral examinations, will be **\$3,800.00** during the lifetime of each individual.

Health Care Quarterly Deductible

Effective January 1, 2021, the quarterly deductible is as follows:

	Up to Age 65	On and After age 65
Employee	97.20	48.60
Retired Employee	24.30	12.15
Surviving Spouse	12.15	12.15

Vision Expenses

- Effective January 1, 2021, reimbursement for laser eye surgery is increased to a maximum lifetime benefit of **\$450.00**.

- Effective January 1, 2021, coverage for one routine eye examination, once in a twenty-four (24) month period, is increased to a maximum of **\$110** per exam provided by either an optometrist or physician for patients aged 20 through 64 when the benefit is not covered by the person's provincial health care plan.
- Effective January 1, 2021, reimbursement for prescription eyeglasses (frames and/or lenses) or contact lenses is increased to a maximum of:

Single Vision Lenses	\$270
Bi-focal Lenses	\$325
Multi-focal Lenses	\$395
Contact Lenses	\$280

Psychologist Services

- Effective January 1, 2021, eligible Psychologist services is increased to \$75.00 per visit, and the annual maximum on Psychologist services is increased to \$700.00 per benefit year per participant.

Occupational Therapist

- Effective January 1, 2021, the services of an Occupational Therapist are an eligible benefit when prescribed by a physician for dependent children suffering from physical, mental or cognitive disorders, and when not covered through the applicable provincial health plan, up to an annual maximum of \$500 per year.

Medical Cannabis

- Effective September 28, 2020, in cases where it is medically necessary due to illness or a concomitant medical condition, medical cannabis is a covered benefit when prescribed by a physician. The following conditions must be met prior to approval:
 1. The individual must be 25 years of age or over;
 2. The individual must have chronic neuropathic pain or spasticity due to multiple sclerosis or nausea due to cancer chemotherapy; and
 3. It is deemed to be a last resort treatment for the above.

This benefit will be limited to an annual maximum of \$500.00 per benefit year per plan participant.

Medical Equipment

- Effective January 1, 2021, Glucose Monitoring System (GMS) such as continuous and flash type monitors is a covered benefit up to an annual maximum of \$1,600.00. Disposable GMS supplies used with the monitor, but not limited to sensors and transmitters are included and subject to this annual maximum.

Other Benefit Modifications

Childcare Benefit

- Effective September 28, 2020, rates have been increased to:

Full day, child age 0-6	\$16 per day
Half day	\$9 per day
Before/After care age 3-10	\$9 per day

- Coverage will now include childcare services at for-profit registered facilities
- Childcare Benefit is increased to \$3,000 per year per eligible child
- If employee passes away, childcare benefit will continue to the surviving spouse for their dependent children while the surviving spouse is covered under the HSMDDV program.

Scholarship Benefit

- Effective September 28, 2020, certificate programs at an accredited college or university in Canada and the US will be covered under the scholarship program.

If you have any questions or need to contact your Ford Benefit Representative, please see the contact information below:

FORD BENEFIT REPRESENTATIVE CONTACT INFORMATION	
Phyllis Spagnoulo or Debi Hughes – Oakville Assembly Complex/Truck Plant	905-845-2511 x 3630
Kathy Morand – Windsor/Essex Plant/Windsor Casting Plant/Ensite Limited	519-944-9356
All other locations	905-845-2511 x 1127

Regards,

Compensation and Benefits COE
Ford of Canada

This letter provides a summary of the changes to the HSMDDV Program (and other benefits as specified), however, the terms and conditions are set forth in the Collective Agreement(s) between the Company and the Union. The Collective Agreement(s) will govern where there is any discrepancy between the language stated in this letter and that in such Agreement(s).