



Ford Motor Company of Canada, Limited
Ford du Canada Limitée

The Canadian Road
P.O. Box 2000
Oakville, Ontario
L6J 5E4

December 2023

Eligible Unifor Hourly and Salaried Bargaining Unit
Retirees and Surviving Spouses covered by the
Ford of Canada benefits plans

Benefits Program Changes

As you may be aware, Ford of Canada and Unifor negotiated a new 2023 Collective Agreement effective September 25, 2023.

A summary of the benefit changes negotiated under this new Agreement is set out below (applicable to eligible Retirees and Surviving Spouses). Please refer to your Collective Agreement or contact Green Shield Canada, the benefit carrier, if you require additional information with respect to your benefits coverage at 1-888-711-1119 or www.greenshield.ca.

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

Dental Expense Benefits Program

- Effective **October 1, 2023**, the annual dental maximum is increased to \$3,200.00 per participant per benefit year.

Health Care Quarterly Deductible

- Effective **January 1, 2024**, the quarterly deductible is eliminated.

Vision Expenses

- Effective **September 25, 2023**, reimbursement for prescription eye glasses (frames and/or lenses) or contact lenses every twenty-four (24) months is increased to a maximum of:

Single Vision Lenses	\$300.00
Bi-focal Lenses	\$355.00
Multi-focal Lenses	\$425.00
Contact Lenses	\$310.00

Effective **September 25, 2023**, reimbursement for routine eye exam is increased to a maximum of \$120.00 and coverage for digital retinal imaging, visual field diagnostic and optical coherence tomography eye exams is added at \$120.00 per exam, with a combined maximum of \$200.00 in a 24 month period, 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.

Paramedical Services

- Effective **September 25, 2023**, services of a Registered Massage Therapist is increased to \$75.00 per visit and the annual maximum is increased to \$300.00 per benefit year per participant and, the requirement for a physician's referral is removed.
- Effective **September 25, 2023**, services of a Physiotherapist is increased to \$100.00 per visit and the annual maximum is increased to \$400.00 per benefit year per participant and, the requirement for a physician's referral is removed. Benefits will be co-ordinated with those provided by the provincial health care plans where applicable and will not be provided where available under a provincial plan.

Medical Equipment Benefits

- Effective **September 25, 2023**, Glucose Monitoring Systems is increased to an annual maximum of \$4,000.00.
- Effective **September 25, 2023**, coverage is added for bath benches up to a maximum of \$155.00 per lifetime.
- Effective **September 25, 2023**, coverage is added for chair lifts up to a maximum of \$3,780.00 per lifetime where approved claim for wheelchair or walker is on file.
- Effective **September 25, 2023**, coverage for portable wheelchair ramps is added up to a maximum of \$1,500.00 per lifetime.
- Effective **September 25, 2023**, coverage for travel CPAP machine and supplies is added to a maximum of \$2,000.00 every 5 years where not covered under a provincial plan.
- Effective **September 25, 2023**, the maximum for Insulin Infusion Pump supplies is increased to \$400.00 per month and the age restriction is removed.
- Effective **September 25, 2023**, the maximum for orthotics is changed to \$400.00 every 36 months, the \$325.00 per pair restriction is removed and the requirement for orthotics to be purchased from a PPO is removed.

Hearing Aid Benefits

- Effective **September 25, 2023**, audiometric exams (tinnitus masker evaluation, hearing aid evaluations/re-evaluations) are added to a maximum of \$96.00 per test once per benefit year.

Extended Health Care Benefits

- Effective **September 25, 2023**, the Personal Support Worker benefit is changed such that it's covered when used in conjunction with federal or provincial programs and the requirement to be in receipt of the Nursing benefit to qualify for the Personal Support Worker benefit is removed.
- Effective **September 25, 2023**, reimbursement for psychologist treatment will increase to \$100.00 per visit and the annual maximum is increased to \$1,000.00 per benefit year per participant.

- Effective **September 25, 2023**, medical cannabis benefit is expanded to include chronic social or generalized anxiety disorder, chronic insomnia, chronic pain and epilepsy.
- Effective **September 25, 2023**, PSA tests are increased to \$60.00 per test for covered males age 50 and older.

Please refer to your Collective Agreement for additional information on benefits coverage.

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

FORD BENEFIT REPRESENTATIVE CONTACT INFORMATION	
Amber MacCulloch or Trish Edgar – Oakville Assembly Complex/Truck Plant	905-845-2511 x 3630
Kathy Morand – Windsor/Essex Plant/Windsor Casting Plant/Ensite Limited	519-944-9356
CHQ Benefit Representative - All other locations	905-845-2511 x 1127

Regards,

Total Rewards Office
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).