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J.J. McAteer & Associates
INCORPORATED

October 30, 2026

Dear Millworkers Health and Welfare (UNIFOR) plan members of Local 112

You recently received information at some of the membership seminars regarding an element of your benefit plan. I'm writing to confirm the correct list of benefit improvements effective October 1, 2026, is:

- Vision Care is increased from $400/24 months to $500/12 months;
- The Weekly Indemnity maximum benefit is increased from $524 to $638;
- The $25 deductible is removed from the Extended Health Care benefit;
- Paramedical benefits will be reimbursed at the rate of 95%, an increase from 80%;
- The Paramedical benefit maximum is increased from $350 per practitioner per year to $1,800 for all practitioners combined, per year;
- A Survivor Benefit is added with 24 months of coverage being given at no cost to the surviving spouse of a member covered on their date of death.

The error communicated was entirely the fault of the third-party administrator - McAteer. The McAteer staff at your seminar did not have correct information. The data in your plan app was also incorrect. All necessary corrections have been made.

The union and the board clearly communicated the improvements above to McAteer and you in the attached letter. You can rely on the above list of improvements and the attached letter.

I apologize on behalf of myself and the entire team at the McAteer third party administration firm. We respect each plan member and promise to do better.

Kind regards

Susan bird, CEBS, Fellow ISCEBS, CAIB, EPC, HIA, ICD.D
President

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