

**ATTENTION ALL FULL-TIME MEMBERS OF THE
COMMERCIAL WORKERS BENEFIT TRUST FUND
EMPLOYED BY YOUR INDEPENDENT GROCERS**

**The Board Of Trustees has an important announcement
about your Benefit Plan...**



Premium Payments, in relation to your group's Long-Term Disability ("LTD") benefit, have increased over the past 3 years by more than 200%. As Trustees, we work to ensure that Members have the best and most comprehensive coverage. However, we must also see to your Plan's ongoing financial stability.

As a result of these circumstances, a revision must be made to your Plan and this change will affect any new claim for disability, which commences on or after June 1, 2012.

- Claims for both Short-Term Disability ("STD") and LTD will be reimbursed to a combined maximum of 2 years. Currently your STD Benefit is 37 weeks. Therefore all claims for LTD, with a disability commencement date on or after June 1, 2012, will be limited to 67 weeks.
- Also, claims for LTD, with a disability commencement date on or after June 1, 2012, will be subject to an "Any Occupation" clause. This means you must be unable to work at any occupation from the first day of your LTD claim.

Inquiries regarding these changes should be made to the office of the Administrator, noted below.

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