



Dear valued member,

We know that these times continue to challenge many of us. In addition to ensuring you are staying healthy, you may also be facing higher expenses for food and other essentials because of the pandemic. To help you cope, your Trustees are making two changes.

1. **The Trust will be suspending all monthly contributions for your asrTrust coverage. This will take effect August 1, 2020.** At this point, the contribution holiday will continue without a definite end and will be revisited by the Board in future as the benefit environment evolves.
2. **Your dental coverage will be expanded to cover new charges for Personal Protective Equipment (PPE).** The Ontario rules allowing dental offices to reopen include several measures to ensure patient safety. One rule requires the use of PPE when providing treatment. The provincial dental association has changed the dental fee guide to allow dentists to add the costs of PPE to their bill. These costs will now be covered by your asrTrust dental Plan. Like with the contribution holiday, this new added coverage will be revisited by the Board in future. This approach will also apply to other provinces who make similar rules for dental offices that result in changes to dental fee guides.

These changes are possible because of our disciplined expense control and conservative, well-diversified investment portfolio. This has allowed the Trust to build up the financial strength to help it ride out these tough times, with you in mind.

Please take special care to protect yourself and your family. Stay safe!

Sincere best wishes,

Your asrTrust Board of Trustees