



**IATSE 873**  
HEALTH & WELFARE TRUST

IATSE Local 873 Health & Welfare Trust  
82 Carnforth Road, Toronto, ON, M4A 2K7

**AFFORDABLE & SUSTAINABLE  
BENEFIT COVERAGE**



# HOUR BANK BENEFITS

## **THINGS TO KNOW FOR 2020 - 2021**

- 1 SWITCHING TO AN HOUR BANK
- 2 EMPLOYER CONTRIBUTIONS HAVE BEEN INCREASED TO 20%
- 3 CHANGES TO CO-PAY
- 4 HOURS NEEDED TO QUALIFY HAVE BEEN CHANGED
- 5 DEPENDANTS OF A MEMBER ARE NOW COVERED
- 6 THE PLAN AGE LIMIT OF 75 IS GONE
- 7 ACCESS YOUR PERSONAL AND SECURE ONLINE ACCOUNT
- 8 ENHANCEMENTS MADE TO THE HSA

[873healthplan.com](http://873healthplan.com)



# 2020-2021 BENEFITS SUMMARY

Consult plan documents & website for details

## 1 Switching to an hour bank

- Paid work hours will be logged in your personal hour bank account at J&D Benefits that you can check online 24/7. Hours reported by employers will be deposited monthly in your hour bank and a monthly withdrawal of 140 hours will keep you in health plan coverage.

You can accumulate a surplus of up to a full year's coverage in your hour bank.

## 2 Employer contributions have been increased by 20%

The Trustees have subsidized the employer contributions by 20% to help compensate for the work stoppage that occurred in March 2020.

## 3 Changes to co-pay

Co-pay will be 10% from September 1st to December 31st, 2020. Member's coverage will be 90% instead of 80% with some exceptions (i.e. orthodontics and major dental will remain at 60%)

## 4 Hours needed to qualify have been changed

Members will require a minimum of 280 hours to qualify for the hour bank plan and then will need 140 hours per month to maintain coverage without having to pay a top up amount. A full hour bank will be 1,680 hours.

## 5 Dependents of a member are now covered

If you work the required hours you and your dependents are now covered.

## 6 The plan age limit of 75 is gone

Members who are still working, regardless of age, and who have the 280 min + 140 hours per month will be part of the active members plan.

## 7 Access your personal and secure online account

Member will be able to log into their own personal (secure) account with J&D benefits to view their hour bank so they know exactly where they stand.

## 8 Enhancements made to the HSA

The 2020-21 health spending account will be \$500 for those members with a full hour bank balance of 1,680 hours.

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## Member Benefits Available to all IATSE Local 873 members in good standing

**Life Insurance:** \$75,000 reduced to \$37,500 for retired members and ages 70 to 75.

**Accidental Death and Dismemberment:** Amount equal to life insurance.

**Critical Illness Insurance:** \$20,000 benefit for 21 conditions plus a \$4,000 one-time payment for hip and/or knee replacement surgery. New Cancer Reoccurrence Benefit. This covers a second diagnosis of cancer after 60 months have passed and the insured is no longer receiving treatment.

**Death Benefit:** A \$7,000 benefit which is paid to your Beneficiary or Estate.

**Member Assistance Plan (MAP -Shepell):** 24/7 support/counselling for you and your family.

**Everest Funeral Planning Services:** 24/7 advisors dedicated to ensuring that you and your family receive personalized assistance to prepare for and organize all aspects of a funeral.

**FBA Legal Solutions:** For a Will & Power of Attorney. This program provides member with 3 ways to obtain both based on their budget, time demands and/or the required sophistication of the document. Log onto the IATSE 873 website & follow the link – NEW LEGAL BENEFIT PLAN under My873.

**Best Doctors:** Extended family members (parents and in-laws) are now able to use the Best Doctor's services. A Mental Health Navigator has been added, as an online tool that allows members and their families to access mental health services near them, or if they feel their current treatment plan isn't working, they can have a reassessment done.

## Working Benefits The 50 day workload and 2 year membership are both no longer required to make a claim. If you qualify for the hour bank, then you automatically qualify for working benefits.

**Short Term Disability & Maternity/Paternity:** \$573 per week for 2020 with a 30 week maximum every two years \$200 per week Maternity/Paternity benefit to members who also qualify for EI Maternity/Paternity Benefits.

**Vision Program:** \$400 for prescription eyeglasses, contacts, eye exam, or laser surgery every two years per member/family. Send original receipt to Accounting Dept. to claim.

## Extended Health Plan Benefits Requires plan enrollment based on employer contributions and/or member top-up; available with single, couple or family coverage.

### Extended Healthcare:

- ☑ Ambulance transportation
- ☑ Hospital semi-private room
- ☑ Orthotics - \$500 per year
- ☑ Chiropractic, physiotherapy, speech therapy, and psychology @ \$1000 annual cap, other paramedical @ \$500 annual cap
- ☑ Global Medical Assistance Plan

### Prescription Drugs:

- ☑ Generic drugs – 100% coverage
- ☑ Brand name drugs – 80% coverage
- ☑ Catastrophic drug plan with full coverage after co-payment of \$3000 Includes preventative vaccines
- ☑ Includes smoking cessation with a \$500 lifetime cap

### Dental Services:

- ☑ 80% of dental fee guideline
- ☑ 60% coverage for major restorative (crowns) with a \$2000 annual cap
- ☑ Includes orthodontics at 60% coverage with a \$2000 lifetime cap
- ☑ 80% coverage for periodontics (gums) and endodontic (root canal); specialist fee guide

### Health Spending Account/HSP VISA:

The 2020-21 health spending account will be \$500 for those members with a full hour bank balance on September 1st, 2020.