



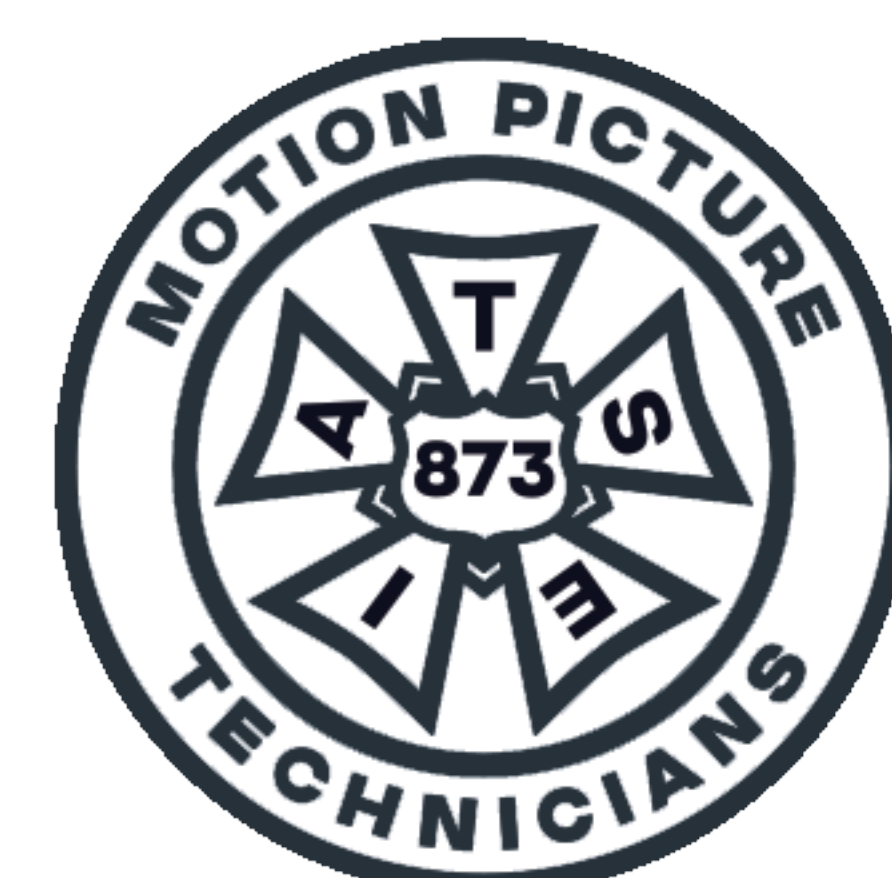
MEMBER BENEFITS

Affordable and Sustainable Benefit Coverage

IATSE LOCAL 873 HEALTH & WELFARE TRUST

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TORONTO ON, M4A2K7

873HEALTHPLAN.COM



HOW THE HOUR BANK WORKS

As of September 2020, we moved to a monthly hour bank system from an annual dollar bank system. Every **140 hours of paid work** credited to your account will entitle you to **(1) month of coverage** in the health and dental plan without any cost to you.

TOP FAQ'S

WHERE DO I LOG IN?

Go to your hour bank account on the J & D Benefits secure online portal through their website: www.jdbenefits.com
Your specific hour bank information will be available under your member profile 24/7.

HOW MANY HOURS DO I NEED TO BE COVERED?

At least 280 paid hours in your bank puts you "in coverage." If you reached 280 hours in July 2022, you would be in coverage as of September 2022. There is a 2-month lag from the date you have 280 paid hours before you are in benefits. You will have single health & dental benefits automatically once you are in coverage, but you will need to go online to add your eligible dependants through your J&D profile. The age limit has been removed. If you have the hours you are in benefits, regardless of your age.

IF I AM IN THE HOUR BANK, DO I STILL GET A HEALTH SPENDING ACCOUNT?

Members who have earned 1,680 hours or more (a full hour bank) from July 1st 2021 to June 30th 2022 received the health spending account visa card. The health spending account is \$750 per member/family.

WHAT HAPPENS IF I DO NOT QUALIFY FOR AN HOUR BANK NOW?

You will need to go back to work and accumulate the 280 hours to get into benefits.

I HAVE 560 HOURS IN MY BANK. WHAT DOES THAT MEAN?

560 hours will cover you for four (4) months (560 hours/140 hours.) If you go back to work before those hours expire, the paid hours earned in those months will be added to your balance.

ARE DEPENDANTS OF A MEMBER COVERED?

Yes. If you are "in coverage" your dependants can be covered (spouse and/or dependant children) without any added costs. Remember you are auto enrolled with Single coverage. You need to go to your online profile with J&D or contact them- iatse@jdbenefits.com to add them.

CAN I BANK EXTRA HOURS?

Yes. You can also bank any extra hours (above the 140 per month) and carry up to a year's worth of coverage in your hour bank (1,680 hours).

CAN I BANK EXTRA HOURS?

If you are short hours, you can log into the plan portal and authorize a monthly top-up payment (self-pay) through J&D Benefits (the 3rd party administrators) to stay "in coverage."

Members may self-pay for 12 months before they must return to work for a minimum of 40 hours in order to stay in benefits and continue to self-pay for another year.

BENEFITS SUMMARY

MEMBER BENEFITS

Available to all IATSE Local 873 members in good standing
Consult plan documents & website for details



LIFE INSURANCE

\$50,000 for retired member and members age 70 to 75, and \$100,000 for active members.



DEATH BENEFIT

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



ACCIDENTAL DEATH AND DISMEMBERMENT

Amount equal to life insurance.



MEMBER ASSISTANCE PLAN (MAP-LIFEWORKS)

24/7 support/counseling for you and your family. 1 (866) 289-6749



CRITICAL ILLNESS INSURANCE

\$30,000 benefit for 21 conditions plus a \$6,000 one-time payment for hip and/or knee replacement surgery. Cancer Recurrence Benefit covers a second diagnosis of cancer after 60 months provided the insured is no longer receiving treatment. Age 70-75 benefit reduces to \$15,000 with a \$3000 one time payment for hip and/or knee replacement.



BEST DOCTORS/TELEDOC

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 their current treatment plan isn't working, they can have a reassessment done. 1 (877) 419-2378



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 into your member profile @ www.iatse873.com. Click on MY873/Benefits/Legal Benefits or call 1 (844) 453-0085.



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.

EXTENDED HEALTH PLAN BENEFITS

Requires plan enrollment. Members with a minimum of 280 hours are automatically enrolled and 140 hours per month are required to remain in benefits without any cost. Shortage of hours can be bought at a rate of \$1.80/hours + RST. Members may self pay for 12 months only, before they are required to work 40 hours in one month to remain in benefits and continue to self pay for another 12 months.

EXTENDED HEALTHCARE

- ▶ Ambulance transportation
- ▶ Hospital semi-private room
- ▶ Orthotics
 - Custom-fitted orthopedic shoes: \$500/year
 - Custom-made foot orthotics: \$500/year
- ▶ 1. Psychologists/ Social Workers/ Psychotherapists: \$3,000 / calendar year combined.
- ▶ 2. Physiotherapist/Athletic Therapist: \$1,000 / calendar year combined
- ▶ 3. Others: Chiropractor, Dieticians, Podiatrists, Chiroprpodists, Naturopaths, Osteopaths, Massage Therapists, Acupuncturists, Speech Therapists: \$500 / calendar year per practitioner.
- ▶ Out-of-Canada Emergency: \$1,000,000 per trip, 60 days trip limit.

HEALTH SPENDING ACCOUNT/HSP VISA

- ▶ The 2022-2023 health spending account will be \$750 for members with a full hour bank balance of 1,680 hours during the contribution period of July 1st 2021 to June 30th, 2022.

PRESCRIPTION DRUGS

- ▶ Generic Drugs - 100% coverage
- ▶ Brand Name Drug Expenses: 80% of expenses until \$3,000, 100% thereafter
- ▶ Pocket Pills Pharmacy (Brand Name Drugs): 90% of expenses until \$3000, 100% thereafter
- ▶ Includes preventative vaccines
- ▶ Includes smoking cessation with a \$500 lifetime cap

DENTAL SERVICES

- ▶ 90% of dental fee guidelines
- ▶ 60% coverage for major restorative (crowns) with a \$2,000 annual cap
- ▶ Includes orthodontics at 60% coverage with a \$2,000 lifetime cap
- ▶ 90% coverage for periodontics (gums) and endodontic (root canal); specialist fee guide



WORKING BENEFITS

If you are enrolled in the hour bank and have at least 140 hours in your bank, then you automatically qualify for working benefits.



SHORT TERM DISABILITY AND MATERNITY/PATERNITY

EI Rate + \$200 per week with a maximum of 52 weeks every 2 years. Parental leave is \$200 per week for qualifying members.



VISION PROGRAM

\$650 every 24 months which includes, prescription eyeglasses, contacts, eye exams, or laser surgery per person; including dependants.