

Affordable and Sustainable Benefit Coverage

IATSE LOCAL 873 HEALTH & WELFARE TRUST

82 CANFORTH ROAD Toronto on, M4A2K7





BENEFITS SUMMARY

RETIRED MEMBER BENIFITS

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

The threshold for one year towards the retired members health plan will be 1,680 paid hours that were accumulated between July 1st to June 30th the following year.



LIFE INSURANCE

\$50,000 for retired members and this benefit terminates at age 75. Death Benefit remains at \$7,000 and is for life.



DEATH BENEFIT

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



ACCIDENTAL DEATH AND DISMEMBERMENT

\$50,000 for the retired members. The AD&D benefit terminates at age 75.



MEMBER ASSISTANCE PLAN (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
\$3,000 one-time payment for hip and/or
knee replacement surgery. Cancer
Reoccurence 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.



BEST DOCTORS/TELEDOC

Extended family members (parents and inlaws) 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. 1 (877) 419 - 2378



FBA LEGAL SOLUTIONS

Provides legal services & enhancements
to the general legal benefits provide by
your MAP through Lifeworks. Member &
spouses also have 3 ways to obtain a Will
& Power of Attorney 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.





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.

873HEALTHPLAN.COM



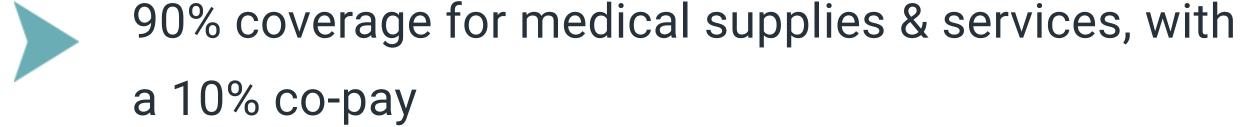
RETIRED MEMBER HEALTH PLAN BENEFITS

The following Retiree Health Benefits require Retirement & Plan Enrollment, at least the age of 60 with a minimum 10 years of eligible health plan contributions. Lifetime Maximum of \$100,000/insured. After each full calendar year any amounts applied against your lifetime maximum will be reinstated to a maximum of \$2,000.

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.

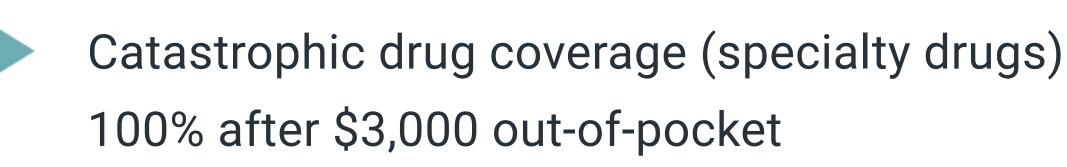
2. Physiotherapist/Athletic Therapist: \$750 / calendar year combined



- Brand Name Drug Expenses: 80% of expenses until \$3,000, 100% thereafter
- Pocket Pills Pharmarcy (Brand Name Drugs): 90% of expenses until \$3000, 100% thereafter



- 100% for generic drugs/80% for brand-name drugs Includes coverage for:
- ODB co-pay and deductible
- Up to \$9.50 per dispensing fee
- Preventative vaccines
- Smoking cessation products to \$500 lifetime



3. Others: Chiropractor, Dieticians, Podiatrists, Chiropodists, Naturopaths, Osteopaths, Massage Therapists, Acupuncturists, Speech Therapists: \$750 / calendar year per practitioner.



Out-of-Canada Emergency: \$1,000,000 per trip, 60 days trip limit.

RETIREE VISION BENEFIT

The vision benefit is moving to Canada Life from the Union office. \$650 for 24 months of maximum coverage includes, prescription eyeglasses, contacts, or laser surgery per member/family.



DENTAL SERVICES

90% coverage for basic, periodontal and endodontic services. Basic dental co-pay will now be 10%

50% coverage for major restorative



\$1,500/calendar year. Combined maximum for basic and major services



