



RETIREE BENEFITS

Affordable and Sustainable Benefit Coverage

IATSE LOCAL 873 HEALTH & WELFARE TRUST

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TORONTO ON, M4A2K7

873HEALTHPLAN.COM



BENEFITS SUMMARY

RETIRED MEMBER BENEFITS

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 Reoccurrence 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 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. 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.



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.

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

- ▶ 90% coverage for medical supplies & services, with a 10% co-pay
- ▶ 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
- ▶ 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.
- ▶ Eye Examination: Once every 24 months.

PRESCRIPTION DRUGS

- ▶ Supplements Ontario Drug Benefits (ODB)
- ▶ 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
- ▶ 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
- ▶ Catastrophic drug coverage (specialty drugs)
100% after \$3,000 out-of-pocket

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