



**IATSE 873**  
HEALTH & WELFARE TRUST

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

**AFFORDABLE & SUSTAINABLE  
BENEFIT COVERAGE**

A photograph of a man and a woman sitting on a wooden bench, viewed from behind. They are looking out over a beach at sunset. The ocean waves are breaking on the shore, and several people can be seen walking on the beach in the distance. The sky is a mix of orange and blue.

# **RETIREE BENEFITS**

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## **THINGS TO KNOW**

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

# BENEFITS SUMMARY

Consult plan documents & website for details



## Retired Member Benefits

Available to all Retired IATSE Local 873 members in Good Standing

**Life Insurance:** \$37,500 For retired members and ages 70 to 75. Terminates at age 75.

**Accidental Death and Dismemberment:** Amount equal to life insurance. Terminates at age 75

**Critical Illness Insurance:** \$30,000 benefit for 21 conditions plus a \$6,000 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.  
Age 70-75 benefit reduces to \$15,000 and ends at 75

**Death Benefit:** A \$7000 benefit which is paid to your Beneficiary or Estate.

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

**Best Doctors:** Extended family members can use the Best Doctor's services. Also added to the plan is a Mental Health Navigator. This is 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.

**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:** Provides legal services & enhancements to the general legal benefits provide by your MAP through Shepell. 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 onto the IATSE 873 website & follow the link -NEW LEGAL BENEFIT PLAN  
*Wills & Power of Attorney plus enhanced legal services benefit.*

## Retiree Vision Benefit

**Vision Program:** \$650 for prescription eyeglasses, contacts, eye exam, or laser surgery every two years per member/family. Send original receipt to Accounting Dept. to claim.

## Retired Member Health Plan Benefits

The following Retiree Health Benefits require Retirement & Plan Enrollment and a minimum 10 years of eligible health plan contributions. Lifetime maximum of \$100,000/insured.

### Extended Healthcare:

- ✔ 80% coverage for medical supplies & services.
- ✔ Ambulance transportation
- ✔ Orthotics - \$500 per year
- ✔ Social worker/psychologists @ \$3000 annual cap, physiotherapy and speech therapy @ \$1000 annual cap, other paramedical @ \$750 annual cap

### Prescription Drugs:

- ✔ Supplements Ontario Drug Benefits (ODB)
- ✔ 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:

- ✔ 80% for basic, periodontal and endodontic services based on current provincial fee guide
- ✔ 50% coverage for major restorative services.
- ✔ \$1,500/calendar year. Combined maximum for basic and major services