

IBEW LOCAL 1687 HEALTH & WELFARE PLAN

SCHEDULE OF BENEFITS

ACTIVE MEMBERS ONLY

Life Insurance	\$50,000
Accidental Death and Dismemberment (24 hour coverage)	\$50,000 principal sum
Vision Care ⇒	\$300 per person in any calendar year
Short Term Disability (integrated with Employment Insurance Sickness Benefits)	\$400 per week
⇒	1 st day accident; 1 st day hospitalization; 8 th day sickness
⇒	Maximum 26 weeks
⇒	Non-occupational coverage
Long Term Disability (integrated with WSIB disability benefits)	\$1,500 per month
⇒	26 week elimination period
⇒	Payable to recovery, retirement or 66 years of age, whichever first occurs

ACTIVE MEMBERS AND DEPENDENTS

Prescription Drugs	⇒ Coverage provided via a pay-direct drug card program
	⇒ Dispensing fee – \$9 maximum per prescription
	⇒ Co-insurance – plan pays 100% of eligible expenses
	⇒ Annual Maximum – \$20,000 per person in any calendar year
	⇒ Coverage is limited to eligible expenses not available under the Ontario Drug Benefit Plan
Hospitalization in Canada	⇒ Semi-private room without limit as to number of days
	⇒ Co-insurance – plan pays 100% of eligible expenses, no deductibles
Medical Practitioners	⇒ Professional services provided by legally authorized acupuncturists, audiologists, chiroprodists/podiatrists, chiropractors, naturopaths, osteopaths, physiotherapists, speech therapists, and psychologists
	⇒ Co-insurance – plan pays 100% of eligible expenses, no deductibles
	⇒ Annual Maximum for all practitioners – \$500 per person in any calendar year
Dental Care	⇒ Co-insurance – plan pays 50% of orthodontic eligible expenses (dependent children only) and 100% of all other eligible expenses
	⇒ No deductibles
	⇒ Annual Maximum – \$1,500 per person in any calendar year
	⇒ \$500 Pre-Determination
	⇒ 2014 O.D.A. General Practitioners Fee Guide

Health Care Spending Account ⇒ \$100 credit for each month of coverage in the prior calendar year

Employee Assistance Program ⇒ confidential counselling services for personal, family or work life concerns

Note: For members who receive benefits under the Local Union's Early Retirement Incentive Plan, the above Health Care Benefits (excluding the Health Care Spending Account) and the Retired Member Life Insurance will be provided prior to the member's 65th birthday. Spouses of such members also receive the above Health Care Benefits prior to the spouse's 65th birthday. This special coverage is provided by the Local Union after coverage as an Active Member terminates, and it ceases when the member begins coverage as a Retired Member.

DEPENDENTS ONLY

Dependent Life Insurance

Spouse.....\$5,000
Dependent Children – 15 days to 21 years (25 years if a student)\$2,000

Vision Care ⇒ \$300 per person in any two consecutive calendar years

RETIRED MEMBERS ONLY

Life Insurance\$20,000

SPOUSES OF RETIRED MEMBERS ONLY

- Prescription Drugs** ⇒ Coverage provided via a pay-direct drug card program
- ⇒ Dispensing fee – \$9 maximum per prescription
- ⇒ Co-insurance – plan pays 100% of eligible expenses
- ⇒ Annual Maximum – \$20,000 per person in any calendar year
- ⇒ Coverage terminates on spouse’s 65th birthday

RETIRED MEMBERS AND SPOUSES

Continuation of coverage for Retired Members and their spouses is subject to annual review by the Trustees. Therefore, *the Trustees reserve the right to discontinue this coverage at any time without notice*. Also, this coverage is only available to members who currently have benefit coverage under the Plan when the member becomes eligible for Retiree Coverage (i.e., there must be no break in coverage under the Plan).

- Prescription Drugs** ⇒ Plan pays deductible of Ontario Drug Benefit Plan
- Vision Care** ⇒ \$300 per person in any two consecutive calendar years
- Dental Care** ⇒ Co-insurance – plan pays 50% of orthodontic eligible expenses (dependent children only) and 100% of all other eligible expenses
- ⇒ No deductibles
- ⇒ Annual Maximum – \$1,500 per person in any calendar year
- ⇒ \$500 Pre-Determination
- ⇒ 2014 O.D.A. General Practitioners Fee Guide

Employee Assistance Program ⇒ confidential counselling services for personal, family or work life concerns

DISABLED MEMBERS ONLY

Waiver of Premium (coverage continues with no deduction from your Hour Bank)

- Life Insurance ⇒ Coverage reduces to Retired Members coverage at age 65
- AD&D ⇒ Terminates at recovery, retirement or 70 years of age, whichever occurs first
- LTD ⇒ Only while in receipt of Long Term Disability benefits
- LTD Recipients** ⇒ Special coverage continues up to retirement free of charge if not receiving WSIB benefits
- WSIB Recipients** ⇒ Coverage can be maintained by making self-contributions after exhaustion of Hour Bank
- ⇒ Can elect to self-contribute at 50% of full rate, subject to a maximum loan of 1,200 hours
- ⇒ Loan must be repaid upon re-employment prior to being eligible for Active Member coverage
- ⇒ Loan must be repaid at retirement if not re-employed prior to that time.

THESE BENEFITS ARE DESCRIBED IN MORE DETAIL ON LATER PAGES.