

IBEW LOCAL 1687 HEALTH & WELFARE PLAN

SCHEDULE OF BENEFITS

ACTIVE MEMBERS ONLY

Life Insurance

Members	\$50,000
Spouse.....	\$5,000
Dependent Children – Up to 21 st birthday, if a student - 25 th birthday (26 th birthday if resident in Quebec) ...	\$2,000

Accidental Death and Dismemberment (24-hour coverage)\$50,000 principal sum

Short Term Disability (integrated with Employment Insurance Sickness Benefits) \$400 per week

- ⇒ 1st day accident; 1st day hospitalization; 8th day sickness
- ⇒ Maximum 26 weeks
- ⇒ Non-occupational coverage

Long Term Disability (integrated with WSIB disability benefits) \$2,000 per month

- ⇒ 26 week elimination period
- ⇒ Payable to recovery, retirement or 66 years of age, whichever first occurs

ACTIVE MEMBERS AND DEPENDENTS – *Health Care Benefits*

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 – \$30,000 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, chiropodists/podiatrists, chiropractors, naturopaths, osteopaths, physiotherapists, speech therapists, and psychologists
⇒ Dietary health coaching by a registered dietician
⇒ Co-insurance – plan pays 100% of eligible expenses, no deductibles
⇒ Annual Maximum for all practitioners combined – \$1,000 per person per calendar year

Vision Care ⇒ \$300 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 for all services
⇒ \$300 Pre-Determination
⇒ Current fee guides (e.g., general practitioners, specialist, dental hygienists)

Health Care Spending Account ⇒ Credits are deposited on January 1st only if covered as an Active Member (excluding permit workers) in at least one month of the prior calendar year
⇒ *The amount of the credit* will be \$2,400 if you have covered dependents in the last month of your coverage in the prior calendar year; \$1,200 otherwise.

Note: For Plan members who receive benefits under the Local Union’s Early Retirement Incentive Plan, the Active Member *Health Care Benefits* and the Retired Member Life Insurance will be provided prior to the member’s 65th birthday. Spouses of such Plan members also receive the *Health Care Benefits* prior to the spouse’s 65th birthday. This special coverage for both Plan members and their spouses 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.

RETIRED MEMBERS AND DEPENDENTS

This coverage is only available to Plan members who are covered as an Active Member under the Plan when the member first becomes eligible for Retired Member coverage (i.e., there must be no break in coverage under the Plan).

Life Insurance\$20,000

Continuation of the following *Health Care Benefits* for Retired Members and their dependents is subject to annual review by the Trustees. Therefore, ***the Trustees reserve the right to discontinue this coverage at any time without notice.***

- Prescription Drugs** ⇒ Coverage provided via a pay-direct drug card program prior to age 65
 - ⇒ Dispensing fee – \$9 maximum per prescription
 - ⇒ Co-insurance – plan pays 100% of eligible expenses
 - ⇒ Up to 65th birthday – \$30,000 annual maximum per person in any calendar year
 - ⇒ After 65th birthday – annual deductible and co-pay of Ontario Drug Benefit plan (currently there is a \$100 annual deductible and a maximum \$6.11 co-payment)
- 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 for all services
 - ⇒ \$300 Pre-Determination
 - ⇒ Current fee guide (e.g., general practitioners, specialists, dental hygienists, etc.)

Health Care Spending Account

- ⇒ Credits are deposited when Retired Member coverage begins (and each January 1st thereafter)
- ⇒ If Retired Member coverage begins after 2018, the amount of the annual credit is 50% of the Retired Member’s monthly pension (based on the normal form of pension) under the *IBEW Local 1687 Pension Plan* rounded up to the next \$100, subject to a \$2,400 maximum annual credit
- ⇒ If Retired Member coverage began prior to 2019, the amount of the annual credit is \$2,400

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 66
- 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.