



BOILERMAKERS' NATIONAL BENEFIT FUNDS (CANADA)

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Boilermakers' National Pension Fund (Canada) Plan Registration Number 0366708 and Boilermakers' National Health and Welfare Fund (Canada)

COVID-19 RELIEF PLAN EXTENDED TO AUGUST 31ST 2020

July 2020

Boilermakers' National Health and Welfare Plan (Canada) COVID-19 relief plan Message to all Plan Members

Dear Plan Members,

The COVID-19 relief plan announced in April 2020 continues to be monitored by the Board of Trustees as we work together to face the challenges caused by the novel coronavirus (COVID-19) pandemic. While some health care services continue to reopen, the employment situation caused by COVID-19 hasn't greatly improved.

To reflect the employment situation caused by COVID-19, the Trustees have agreed to extend the COVID-19 relief plan to August 31, 2020. Dental benefits remain part of the extended benefit plan but it is not included in the extended pay direct plan. Members covered through their dollar banks can access the full plan of active member benefits. More details are below.

The COVID-19 relief plan:

1. The COVID-19 relief plan will now run for 4 months total (May-August) and will continue to be monitored and evaluated. There is no guarantee that the program will be extended or offered if there is a second (or more) wave of COVID-19. Members should therefore carefully plan for available work and be prepared to suspend or pay direct for benefits in the future.
2. Is reflective of health care that is available and what's affordable for the Plan.
3. Members who have dollar banks that lasted them beyond the COVID-19 relief plan's 3- month term will not be given the \$150 in dollar bank credit to extend their coverage in the Plan.
4. Members that ran out of benefits on May 1, June 1, July 1, August 1, 2020 due to insufficient dollars in their dollar bank will be enrolled in the extended benefit program which gives them coverage until August 31, 2020. The member does not need to pay for the extended coverage. The free coverage provided to members is what's affordable for the Plan. Not everything is covered but key benefits like prescription drugs, and now dental are covered.

5. Members who are beyond 12 months of pay direct will not be offered extended pay direct benefits. This benefit was given in the first 3 months of the relief plan, but can no longer continue

Here is a summary comparison of the active member plan, the extended benefit plan and the extended pay direct plan. You should inquire about Plan coverage for expenses before you incur any costs:

Benefit	Active Member Plan Summary of Coverage	Extended Benefit Plan Summary of Coverage	Extended Pay Direct Plan Summary of Coverage
Life Insurance	\$75,000	\$75,000	\$75,000
Accidental Death and Dismemberment	\$100,000	\$100,000	\$100,000
Short Term Disability	Covered	Not covered	Not covered
Long Term Disability	Covered	Not covered	Not covered
Special Disability Benefit	Covered	Covered	Covered
Dental	Covered*	Covered to an annual per person maximum of \$1,250**	Emergency services only ***
Vision care	Covered*	Emergency services only	Emergency services only
Prescription Drugs	Covered*	Covered*	Covered*
Mental Health Services including FSEAP, Health Beacon	Covered	Covered	Covered
Paramedical services (includes Chiropractor, Speech Therapist, Osteopath, Naturopath, Homeopath and Podiatrist)	Covered*	Not covered unless provided virtually within the practitioners' scope of license	Not covered unless provided virtually within the practitioners' scope of license
Emergency Travel Assistance	Covered*	Not covered	Not covered

** Some benefits are not currently available due to COVID-19; some provinces restrict drugs to a 30-day supply*

*** \$1,250 per covered person maximum takes into consideration anything the member/covered person claimed effective January 1, 2020*

**** The extended pay direct plan does not include dental coverage except for emergencies*

We have created an email dedicated to this Plan extension. Please send any questions you have to covid19@boilermakersbenefits.ca.

The COVID-19 relief plan helps members who rely on the Plan for important coverage and keep the Health and Welfare Plan sustainable. There are thousands of people who rely on the Plan for long-term benefits, and the Plan will continue to provide important benefits into the future.

Details of the COVID-19 relief plan are provided on the Plan website and in customized communications to members. Please visit boilermakersbenefits.ca/covid19 to learn more.

We are thankful for the members who help keep the Plan in good shape. It is because of hard-working Boilermakers - past and present - that our Plan will remain strong during and long after this crisis. To each member and family member reading this letter, we appreciate the opportunity to move forward through these challenges together.