



# BOILERMAKERS' NATIONAL HEALTH PLAN (CANADA)

## SUMMARY OF BENEFITS FOR ACTIVE MEMBERS

All benefits are subject to the terms of the insurance policies and the official Plan documents.  
This is only a summary for your convenience

**AS AT: SEPTEMBER 1, 2024**

BENEFITS		ACTIVE MEMBER'S BENEFITS
<b>Life Insurance:</b>	<b>Benefit Amount:</b>	\$75,000 (member only)
<b>AD &amp; D:</b>	<b>Principal Amount:</b>	\$100,000 (member only)
<b>Optional Benefits:</b>	<b>Benefit:</b>	Optional Life Insurance up to \$500,000; Optional Critical Illness
<b>Long Term Disability Income:</b>	<b>Maximum Benefit Amount:</b>	\$2,400 per month
	<b>Taxes:</b>	Benefit payments are taxable
	<b>Qualifying Period:</b>	26 continuous weeks of total disability. Where applicable LTD benefits will commence after the expiry of the WI benefit.
	<b>Coverage &amp; Benefit Payment Duration:</b>	Maximum to age 65
<b>Weekly Disability Income:</b>	<b>Maximum Benefit Amount:</b>	\$668 per week effective January 1, 2024. WI disability benefit amounts mirror the current EI maximum benefit. WI benefit payments are integrated with EI Sickness benefit payments.
	<b>Taxes:</b>	Benefit payments are taxable
	<b>Qualifying Period:</b>	1st day of accident, 1st day of hospitalization (after 24 hour stay / outpatient surgery), 8th day of illness
	<b>Benefit Duration:</b>	Maximum to the earlier of 26 weeks or age 65.
<b>Special Disability Benefit:</b>	<b>Maximum Benefit Amount:</b>	\$1,000 per month
	<b>Eligibility Criteria:</b>	Under age 65, ready to retire from the Boilermakers' trade due to a permanent disability. Member must be in good standing with the IBB throughout duration of the special disability benefit. Recipients must enroll in the Early Retiree Health Benefit Plan. Member must retire under the National Pension Plan on the same date and at the same time.
<b>Dental:</b>	<b>Deductible:</b>	Nil
	<b>Reimbursement:</b>	100% for basic and major expenses, 60% for orthodontics.
	<b>Fee Guide:</b>	Current
	<b>Maximums:</b>	\$2,500 per person each calendar year for basic and major expenses. \$2,000 lifetime maximum for orthodontics.
	<b>Services Include:</b>	Scaling 8 units, recall 6 months, Bitwings 6 months, specialist fee covered 20%, white fillings covered
	<b>Coverage Notes:</b>	Dental implant coverage may be reimbursed at the equivalent cost of a bridge or partial denture. Orthodontic coverage is for dependant children 19 years of age or younger. Members should submit a pre-determination of benefits form to the Plan for services over \$500 and orthodontics.



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<b>Vision Care:</b>	<b>Member Benefit Amount:</b>	<b>Lenses:</b> \$800 per 24 months; <b>Frames:</b> \$150 per 24 months
	<b>Dependant Benefit Amount:</b>	<b>Lenses:</b> \$550 per 24 months; <b>Frames:</b> \$150 per 24 months
	<b>Laser Eye Surgery:</b>	\$1,750 Lifetime Maximum (member only)
	<b>Contact Lenses:</b>	\$250 per 24 months per person
	<b>Industrial Safety Glasses:</b>	\$400 per 12 months with a prescription (member only)
	<b>Basic Eye Exam and Retina Exam:</b>	1 basic eye exam or retina exam per calendar year (when not covered by the provincial government plan)
<b>**Medical Benefit:</b> <i>IBB: Enrollment in Provincial Health Care Plan is mandatory. Provincial Plan is the first payer.</i>	<b>Lifetime Maximum:</b>	Unlimited
	<b>Reimbursement:</b>	100% of most eligible expenses subject to maximums and limits; prescription drugs are reimbursed at the lower of the brand name or generic drug ingredient cost. If no generic drug is available, the Plan will pay 100% of the brand name drug ingredient cost. Automatic biologic/biosimilar switching program.
	<b>Deductible:</b>	Nil. Maximum dispensing fee payable of \$9.50 per prescription.
	<b>Out-of-Pocket Maximum:</b>	N/A
	<b>Practitioners:</b>	<b>Chiropractor, Speech Therapist, Osteopath, Naturopath, Homeopath, and Podiatrist:</b> Expenses are reimbursed at 100%, up to a maximum of \$400 annually, per practitioner.
		<b>Acupuncture and Massage Therapy:</b> Expenses are reimbursed at 50%, up to a maximum of \$500 annually.
		<b>Certified Athletic Therapist, Physiotherapist and Occupational Therapist:</b> Expenses are reimbursed at 100%, up to a maximum of \$100 per treatment and \$5,000 annually
		<b>Psychologist, Psychotherapist, Master Social Worker:</b> Expenses are reimbursed up to a maximum of \$10,000 annually per person and up to a maximum of \$200 per hour. Please consider using the Plan's employee assistance program for free private counselling.
	<b>Prescription Drugs:</b>	Reimbursement (as described above) for drugs which by law require the written prescription of a physician. Includes oral contraceptives, fertility drugs (\$2,500 per family / lifetime), diabetic supplies, smoking cessation (100% for 1st course of treatment up to \$400, 50% for 2nd course of treatment up to \$200), erectile dysfunction (\$400 per calendar year), anaesthesia, vaccinations and immunizations (subject to individual maximums). Over the counter drugs, vitamins or minerals are not covered. Medical cannabis including derivatives are not covered. Automatic biologic/biosimilar prescription drug switching program.
	<b>Ambulance</b>	Reimbursement for land ambulance services when used to transport to the nearest hospital. If ambulance services provided by air or rail, there is a \$500 maximum per individual, per calendar year.
<b>Accidental Dental</b>	\$5,000 per dental accident - work must commence within 12 months.	
<b>Annual Medical Exam</b>	\$50 reimbursement to physicians for providing the Plan's "Physician's Confirmation of Annual Medical Exam" note.	
<b>Audiometric Testing</b>	Annual hearing testing or re-testing & custom fitted earplugs.	
<b>Semi Private Hospital Room:</b>	The difference between ward room and semi-private room. Rehabilitation hospital room allowance is \$10 per day up to a maximum of 100 days of confinement per disability prior to age 65.	



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<b>**Medical Benefit:</b> <i>IBB: Enrollment in Provincial Health Care Plan is mandatory. Provincial Plan is the first payer.</i>	<b>Medical Services and Supplies:</b>	Medical equipment and supplies, custom foot orthotics (maximum \$400 per year) and orthopedic shoes ( <b>reimbursed</b> at 50%, maximum \$400 per year), PSA tests, oxygen and oxygen supplies.
	<b>Hearing Aids:</b>	\$1,500 per 48 month period
	<b>Private Duty Nursing</b>	Up to \$10,000 per year
	<b>Mobility Assistance Equipment Benefit:</b>	Reimbursement of 75% of the expenses associated with specific mobility equipment and its installation, subject to a lifetime maximum benefit of \$5,000. (member only).
	<b>Age 65 Provincial Plan Benefit</b>	\$200 annual maximum benefit to reimburse the actual cost incurred to enroll in the individual's provincially sponsored health care/medical plan. Covers premium, deductibles and co-payments.
	<b>Travel Costs related to Medical Treatment</b>	Reasonable expenses associated with travelling at least 100km to receive medically necessary treatment otherwise unavailable. 80% of expenses are reimbursed for members or eligible dependants; subject to a lifetime family maximum benefit of \$1,000. Includes accommodation, meal and gas/travel expenses.
<b>Emergency Travel Assistance (ETA):</b>	<b>Coverage:</b>	Unlimited Trips. 90 Day Trip Duration Maximum per trip. \$5,000,000 Maximum per covered person, per trip. Must be in "Stable" Medical Condition prior to departure. Under age 70 "stable" definition: Medical emergency must be considered by insurer as "Sudden and Unforeseen". Age 70 and older "stable" definition: 180 Day "Pre-Existing Medical Condition Stability Period" exclusion applies. Please refer to ETA coverage page in Plan Member Booklet or contact Manulife Group Travel Insurance to confirm eligibility for all travelers prior to departure.
<b>Employee Assistance Program:</b>	<b>Coverage:</b>	Confidential 24/7 counselling services providing crisis support, advice and information by telephone, face-to-face, or online. Tel# 1.866.990.1113, TTY: 1.888.234.0414, Website: myfseap.com. Please contact the Plan Administration Office for group name and password.
<b>Home and Auto Insurance:</b>	<b>Benefit:</b>	Available to all Plan members through belairdirect - offers discounted premiums for members coast-to-coast
<b>National Substance Abuse Program:</b>	<b>Benefit:</b>	Treatment provided through Renascent (Toronto) available to all Construction Sector Operations (CSO) members.
<b>Virtual Health Care:</b>	<b>Coverage:</b>	Live interactive health care services that allows members and their dependants to connect directly with a doctor or nurse practitioner 24/7/365, for consultation or other services such as; healthcare advise, prescription renewal, diagnostic and specialist referrals, lab requisitions, help to navigate the health care system, and more.
<b>Current Benefit Contribution</b>	<b>Amount:</b>	\$450 per month dollar bank drawdown. Maximum dollar bank is \$6,750 (15 months of coverage). There are several options for pay direct and partial benefits. Drawdown and pay direct amounts are subject to change. Retail Sales Tax (RST) is added where applicable.

**\*\* Medical expenses must be medically necessary, reasonable and customary in the circumstances.**