



BOILERMAKERS' NATIONAL HEALTH PLAN (CANADA)

SUMMARY OF BENEFITS FOR RETIRED MEMBERS 65+

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: JANUARY 1, 2024

BENEFITS		RETIRED MEMBERS 65+ BENEFITS	
Life Insurance:	Benefit Amount:	\$30,000 (member only)	
AD & D:	Principal Amount:	\$5,000 (member only)	
Dental:	Deductible:	Nil	
	Reimbursement:	100% for basic and major expenses	
	Fee Guide:	Current	
	Maximums:	\$2,500 per person each calendar year for basic and major expenses	
	Coverage Notes:	Dental implant coverage will be reimbursed at the equivalent cost of a bridge or partial denture. No orthodontic coverage.	
Vision Care:	Member Benefit Amount:	Lenses - \$300 per 24 months; Frames - \$150 per 24 months	
	Contact Lenses:	Contact Lenses: \$250 per 24 months	
	Basic Eye Exam and Retina Exam:	Basic or Retina Eye Exam: One exam per calendar year (when not covered by the provincial government plan)	
**Medical Benefit: <i>IBB: Enrollment in Provincial Health Care Plan is mandatory. Provincial Plan is the first payer.</i>	Lifetime Maximum:	\$50,000 per covered person	
	Annual Reinstatement Maximum:	Commencing on the January 1st, following the year in which the balance of the lifetime maximum reduces below \$5,000, the lifetime maximum becomes a \$5,000 annual maximum. At that time, annual reinstatement also commences each January 1st to restore up to \$5,000 each benefit year.	
	Reimbursement:	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	
	Deductible:	Nil. Maximum dispensing fee payable of \$9.50 per prescription.	
	Out-of-Pocket Maximum:	N/A	
	Practitioners:	Acupuncture, Chiropractor, Homeopath, Massage Therapy, Naturopath, Osteopath, Speech Therapy:	Expenses are reimbursed at 50%, up to an annual maximum of \$200 per practitioner.
		Chiropracist or Podiatrist:	Expenses are reimbursed at 100%, up to an annual maximum of \$200.
Physiotherapist or Certified Athletic Therapist:		Expenses are reimbursed at 100%, up to a maximum of \$75 per treatment and an annual maximum of \$250.	
	Psychologist and Psychotherapist:	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 member assistance program for free private counselling.	



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**Medical Benefit: IBB: Enrollment in Provincial Health Care Plan is mandatory. Provincial Plan is the first payer.	Prescription Drugs:	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), 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 is not covered. Automatic biologic/biosimilar switching program.
	Ambulance	Land/air/rail maximum; \$200 per calendar year
	Accidental Dental	\$5,000 per dental accident
	Hospital:	\$5,000 semi-private hospital per calendar year
	Medical Services and Supplies:	Oxygen services and supplies, Prostate-Specific Antigen (PSA) tests, anaesthesia, surgical and compression stockings (2 pairs per calendar year, maximum annual benefit of \$200), radiation treatment (subject to a maximum annual benefit of \$200), CPAP machine, wigs, surgical brassieres, rental or purchase (at the Plan's discretion) of an iron lung, oxygen tent, hospital bed, wheelchair, electronic heart pacemaker or other durable medical or surgical equipment required for therapeutic purposes (subject to a combined \$2,000 maximum annual benefit).
	Hearing Aids:	\$1,500 for each 48 month period
	Private Duty Nursing	\$10,000 per calendar year
	Foot Orthotics & Orthopedic Shoes:	50% reimbursement subject to a combined \$400 maximum benefit each 36 months
	Mobility Assistance Equipment Benefit:	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)
	Over Age 65 Provincial Plan Benefit	\$200 annual maximum benefit to reimburse the actual cost incurred to enroll in the individual's provincially sponsored health care plan. Covers premium, deductibles and co-payments.
Travel Costs related to Medical Treatment	Reasonable expenses associated with travelling at least 100km to receive medically necessary treatment otherwise unavailable. 80% of such 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.	
Emergency Travel Assistance (ETA):	Coverage:	Unlimited Trips. 30 Day Trip Duration Maximum per trip. \$5,000,000 Maximum per covered person, per trip. Must be in "Stable" Medical Condition prior to departure. "stable" definition: 180 Day "Pre-Existing Medical Condition Stability Period" exclusion applies Please consult Manulife Policy documents on the Plan's ETA page.
Employee Assistance Program:	Coverage:	Confidential 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.
Home and Auto Insurance:	Coverage:	Available to all Plan members - offers discounted premiums for members coast to coast
Virtual Health Care:	Coverage:	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.
Current Benefit Contribution	Amount:	Depends on the number of Health hours paid into the Plan before retirement. Based on these hours, a percentage of the cost is paid by the Plan and the remainder is paid by the member.

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