



BOILERMAKERS' NATIONAL HEALTH PLAN (CANADA)

SUMMARY OF BENEFITS

FOR BROOKVILLE LIME STAFF

All benefits are subject to the terms of the insurance policies and the official Plan documents.

This is a summary for your convenience

AS AT: NOVEMBER 1, 2021

BENEFITS		ACTIVE MEMBER'S BENEFITS
Member Life Insurance:	Benefit Amount:	2.5 times annual earnings; maximum \$250,000; \$190,000 non-evidence amount; reduces 50% at age 65
Dependant Life Insurance	Benefit Amount:	\$10,000 spouse/\$5,000 child
AD & D:	Principal Amount:	Equal to life insurance benefit; reduces 50% at age 65; terminates at earlier of retirement or age 70
Long Term Disability Income:	Maximum Benefit Amount:	66.67% of monthly earnings/\$7,750 per month. Non evidence amount \$3,200; offsets per Medavie Plan 355
	Taxes:	Benefit is taxable
	Qualifying Period:	26 continuous weeks of total disability
	Benefit Duration:	Maximum to age 65
Dental:	Fee Guide:	Current
	Maximums:	\$2,500 per person each calendar year for basic and major expenses. \$2,000 lifetime maximum for orthodontics.
	Scaling:	Scaling 8 units, recall 6 months, Bitewings 6 months, specialist fee covered 20%, white fillings covered
	Coverage Notes:	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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<p>**Medical Benefit: Enrollment in Provincial Health Care Plan is Mandatory. Provincial Plan is first payer.</p>	Lifetime Maximum:	Unlimited
	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.
	Practitioners:	Chiropractor, Speech Therapist, Osteopath, Naturopath, Homeopath, and Podiatrist: Expenses are reimbursed at 100%, up to a maximum of \$300 annually, per practitioner.
		Acupuncture and Massage Therapy: Expenses are reimbursed at 50%, up to a maximum of \$300 annually.
		Certified Athletic Therapist, Physiotherapist and Occupational Therapist: Expenses are reimbursed at 100%, up to a maximum of \$75 per treatment and \$5,000 annually
		Psychologist: Expenses are reimbursed up to a maximum of \$2,000 annually, and up to a maximum of \$200 per hour. Please consider using the Plan's member assistance program for free private counselling.
	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.
	Deductible:	Nil. Maximum dispensing fee of \$9.50 per prescription.
Vision Care:	Member Benefit Amount: Lenses: \$800 per 24 months; Frames: \$150 per 24 months	
	Laser Eye Surgery: \$1,750 lifetime maximum (member only)	
	Industrial Safety Glasses: \$400 per 12 months with a prescription (member only)	
	Dependant Benefit Amount: Lenses: \$550 per 24 months; Frames: \$150 per 24 months	
	Contact Lenses: \$250 per 24 months per person	
	Basic or Retina Eye Exam: One exam per calendar year (when not covered by the provincial government plan)	



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**Medical Benefit: Enrollment in Provincial Health Care Plan is Mandatory. Provincial Plan is first payer. <i>Continued ...</i>	Ambulance	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.
	Accidental Dental	\$5,000 per dental accident - work must commence within 12 months.
	Hospital:	The difference between ward room and semi-private hospital room. Rehabilitation hospital room allowance is \$10 per day up to a maximum of 100 days of confinement per disability prior to age 65.
	Medical Services and Supplies:	Medical equipment and supplies, custom foot orthotics (maximum \$400 per year) and orthopedic shoes (at 50%, maximum \$400 per year), PSA tests, oxygen and oxygen supplies.
	Hearing Aids:	\$1,500 per 48 month period
	Private Duty Nursing:	Up to \$10,000 per year
	Mobility Assistance Equipment Benefit:	Member only reimbursement of 75% of the expenses associated with specific mobility equipment and its installation, subject to a lifetime maximum benefit of \$5,000.
	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/medical 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):	Lifetime Maximum:	\$1,000,000
	Coverage:	Emergency medical coverage and travel assistance services for members and eligible dependants while travelling for periods of up to 90 days per trip. Must be in a condition of stable health prior to departure.
Employee Assistance Program:	Coverage:	\$2,000 benefit per person, per year. 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.

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