



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: JANUARY 1, 2023

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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**Medical Benefit: Enrollment in Provincial Health Care Plan is Mandatory. Provincial Plan is first payer.	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 and Psychotherapist: 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.	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):	Coverage:	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.
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.
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 advice, prescription renewal, diagnostic and specialist referrals, lab requisitions, help to navigate the health care system, and more.

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