



BOILERMAKERS' NATIONAL HEALTH PLAN (CANADA)

SUMMARY OF BENEFITS

FOR DACRO OFFICE STAFF & NON-UNION 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: JANUARY 1, 2024

BENEFITS		DACRO OFFICE STAFF & NON-UNION MEMBERS
Life Insurance:	Benefit Amount:	\$75,000 (member only)
AD & D:	Principal Amount:	\$100,000 (member only)
Optional Life Insurance:		Insured through Manulife Financial - Optional Life Insurance up to \$500,000 and Optional Critical Illness Benefits
Long Term Disability Income:	Maximum Benefit Amount:	\$2,400 per month
	Taxes:	Benefit is taxable
	Qualifying Period:	26 continuous weeks of total disability. Where applicable LTD benefits will commence after the expiry of the WI benefit.
	Benefit Duration:	Maximum to age 65
Weekly Disability Income:	Maximum Benefit Amount:	\$650 per week effective January 1, 2023. WI disability benefit amounts mirror the current EI maximum benefit each year.
	Taxes:	Benefit is taxable
	Qualifying Period:	1st day of accident, after 24 hours of hospitalization/accident or 8th day of illness
	Benefit Duration:	Maximum of 26 weeks. Benefit is integrated with EI.
Dental:	Deductible:	Nil
	Reimbursement:	100% for basic and major expenses, 60% for orthodontics.
	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.



BOILERMAKERS' NATIONAL HEALTH PLAN (CANADA)

SUMMARY OF BENEFITS

FOR DACRO OFFICE STAFF & NON-UNION 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: JANUARY 1, 2024

BENEFITS		DACRO OFFICE STAFF & NON-UNION MEMBERS
Vision Care:	Member Benefit Amount:	Lenses: \$800 per 24 months; Frames: \$150 per 24 months
	Dependant Benefit Amount:	Lenses: \$550 per 24 months; Frames: \$150 per 24 months
	Laser Eye Surgery:	\$1,750 Lifetime Maximum (member only)
	Contact Lenses:	\$250 per 24 months per person
	Industrial Safety Glasses:	\$400 per 12 months with a prescription (member only)
	Basic Eye Exam and Retina Exam:	1 basic eye exam or retina 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:	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. Automatic biologic/biosimilar switching program.
	Deductible:	Nil. Maximum dispensing fee payable of \$9.50 per prescription.
	Out-of-Pocket Maximum:	N/A
	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 \$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.
		Prescription Drugs:
	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.	
Annual Medical Exam	\$50 reimbursement to physicians for providing the Plan's "Physician's Confirmation of Annual Medical Exam" note.	
Audiometric Testing	Annual hearing testing or re-testing & custom fitted earplugs.	
Hospital:	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.	



BOILERMAKERS' NATIONAL HEALTH PLAN (CANADA)

SUMMARY OF BENEFITS

FOR DACRO OFFICE STAFF & NON-UNION 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: JANUARY 1, 2024

BENEFITS		DACRO OFFICE STAFF & NON-UNION MEMBERS
**Medical Benefit: IBB: Enrollment in Provincial Health Care Plan is mandatory. Provincial Plan is the first payer.	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:	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).
	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 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 "Sudden and Unforeseen" Age 70 and older "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.
Virtual Health Care:	Coverage: TELUS Health Virtual Care	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.**