



**Benefits available to members, regardless of hour bank coverage:**

**Basic Life Insurance**  
(for members in good standing under the age of 65)  
*\*\* Note: this is a taxable benefit*

1. \$100,000 coverage if you have earned 280 collective agreement hours in the current calendar year, or any of the previous 3 calendar years.
2. \$75,000 coverage if you do not meet condition 1, but earned 280 hours 4 calendar years ago.
3. \$50,000 coverage if you do not meet condition 1 or 2, but earned 280 hours 5 calendar years ago.
4. \$25,000 coverage if you have not worked 280 hours in any of the last 5 calendar years.

**Optional Life Insurance** Competitive rates offered to IATSE 891 members in units of \$5,000, to a maximum of \$500,000.

**Employee & Family Assistance Program (EFAP)**  
(provided by the Family Services Employee Assistance Program – FSEAP)  
EFAP is a voluntary, confidential counselling and referral service for all members of Local 891 and their families, even those not covered by the hour bank.  
**To book an appointment call:** 1-800-667-0993 or email [employeeassistancegroup@fsgv.ca](mailto:employeeassistancegroup@fsgv.ca).  
**This benefit is also available to suspended members.**

**Rehabilitation (Drug & Alcohol)** Treatment for drug or alcohol misuse. **This benefit is also available to suspended members.** Reimbursement amount of 70% of the cost of the program, to a maximum of \$5,000, up to two payments per lifetime.

**Hour Bank Coverage – Members in Good Standing**

**To Establish Coverage**  
(for new members or lapsed coverage) 280 hours reported by employers in 12 consecutive months. Coverage begins on the 1<sup>st</sup> day of the second month following enough hours being reported (to allow for processing)  
**Example:** 280 hours were reported in Jan. and Feb., coverage begins in April.

**Hour Bank** Once you have established coverage in the Plan, all the hours your employer reports for you accumulate in your hour bank. **Each month, 140 hours are deducted for your coverage.** You may check the current status of your hour bank with J&D Benefits or the Union Office at any time. **A maximum of 1680 hours may be accrued** (to provide coverage when not working).

**Self-Payments**  
(to maintain coverage when short hours; excluding STD coverage) \$1.78 per hour to maintain full coverage, excluding STD coverage. This rate is reviewed annually by the Trust. Members receiving EI (unemployed, maternity/parental benefits) may apply to J&D Benefits for a subsidized rate of \$0.92 or \$0.31 per hour. You may self-pay for up to 12 consecutive months. When 20 or more hours are remitted to the Plan, your self-pay count is reset to zero.

**Disability Credits** Up to 140 hours per month will be credited to maintain hour bank while on STD, WCB, EI sick benefits or ICBC wage loss. **You must submit stubs or provide evidence for WCB, EI and ICBC.**

**Disabled Subsidy**  
(also available if on EI Maternity or Parental benefits) Disabled members not on CPP, STD or EI sick benefits may apply for full coverage at the unemployed rate (as above); or “Mini-Plan” coverage (all benefits except Dental and STD) at a subsidized rate of \$0.31 per hour. Full coverage resumes when 140 employer hours are remitted on your behalf in a month.

**Benefits available to members with hour bank coverage:**

**BC Medical Services Plan** Basic Medical (BC Government Plan) – this benefit is available to BC resident members only.  
*\*\*Premiums paid by the Plan are a taxable benefit and you have the option to opt out.*

**Basic Life Insurance (Members 65+)** \$50,000 coverage for those over 65 covered by the hour bank.  
*\*\* Note: this is a taxable benefit* **Optional Life Insurance** available to members aged 65 - 69, in units of \$5,000, to a maximum of \$500,000.

**Extended Health** No overall financial limit – please see booklet for limits on specific items.  
**Only prescription drugs listed on the BC PharmaCare Benefits List are covered!**  
ASK your doctor or pharmacist if your prescription is covered. If it isn't, ask for alternatives. You may also receive coverage for approved drugs under a special authority request.

**Paramedical Expense Maximums** To a maximum of \$700 each calendar year for each:  
Acupuncturists Chiropractors Kinesiologists Massage Therapists Naturopaths  
Osteopaths Physiotherapists Podiatrists Speech Therapists

To a maximum of \$1400 each calendar year for:  
Psychologists Social Workers Clinical Counsellors

**Prepaid Prescription (Assure)** Present your GWL ID card to the pharmacist and pay only your portion of the cost.

**Vision Care** \$400 every 24 months; no deductible, **includes glasses, contacts and laser eye surgery.**

Eye Exams coverage; one eye exam at reasonable and customary rate every 24 months.

**Hearing Aids (Adult)** \$2000 every 5 years.

**Dental**

Basic Coverage	85%	} No financial limit.
Major Coverage	60%	
Dentures	85%	
Orthodontic Services	60% to a lifetime maximum of \$3000	

**Short Term Disability (STD)**

- For members covered by the hour bank at the time of disability.
- \$543 per week for non-occupational disability (effective January 1, 2016) – partial weeks are paid pro-rata based on a 7 day week. Payments are taxable.
- From the 1st day accidental injury, hospitalization or day surgery; 8th day of illness.
- 40 week maximum.

*\*\*\* Not covered if making full self-payments. Some exceptions apply, ask if in doubt.*



**Benefits available to members with hour bank coverage: (con't...)**

**Basic AD&D for Members under 65**

Principal Sum of \$100,000.

Coverage due to Loss of Use includes but is not limited to:

Permanent and Total Disability Indemnity	Rehabilitation	Home Alteration & Vehicle Modification
Workplace Modification & Accommodation	Psychological Therapy	In-Hospital Benefit
		Bereavement

\*\*\* Refer to the Basic AD&D Section of the MPWHBT Booklet for Additional coverage benefits.

**Serious Illness Coverage**

Up to a maximum of \$5,000.

Covered Serious Illnesses are:

Major Burns	Major Organ Failure Requiring Transplant	Major Organ Transplant	Motor Neuron Disease
Multiple Sclerosis	Necrotizing Fasciitis	Parkinson's Disease	

Does **NOT** cover illnesses due to Cancer.

Refer to the **Basic Accidental Death and Dismemberment and Serious Illness Coverage** Section in the MPWHBT Booklet for details.

Provided by AIG Insurance Company of Canada

\*\* Note: this is a taxable benefit

**Critical Illness under 70**

Principal Sum of \$25,000.

Lump Sum payment at 100% of the principal amount for the following Critical Conditions:

Alzheimer's Disease	Aorta Surgery	Benign Brain Tumor	Blindness
Cancer	Cancer Recurrence	Coma	Coronary Artery Bypass Surgery
Deafness	Dismemberment	Heart Attack	Heart Valve Replacement
Loss of Independence	Loss of Speech	Major Organ Failure	Major Organ Transplant
Motor Neuron Disease	Multiple Sclerosis	Occupational HIV	Paralysis
Parkinson's Disease	Severe Burns	Stroke	

Lump Sum payment at 100% of the principal amount for 2<sup>nd</sup> Event Coverage.

Additional Coverage at 20% of the Principal Sum for the following:

Ductal Carcinoma In Situ (early stage Breast Cancer)    Early Stage Prostate Cancer    Hip & Knee Replacement

Provided by ACE Life

\*\* Note: this is a taxable benefit

**Best Doctors®**

Provided by Great-West Life

Best Doctors provides eligible members with access to expert medical specialists who will help them make the right decisions about their care with one phone call.

- Expert second opinions on medical diagnoses and treatment regimens.
- Help finding specialists within or outside of Canada.
- Assistance navigating the Canadian health care system.
- Expert advice about medical conditions and challenges.

\*\* Note: this is a taxable benefit

**Travel Assistance**

Emergency Out-of-Country medical assistance; if in Canada you must be more than 500 kms from home.

**CANADIAN RESIDENCY**

The following Plan benefits are **NOT** available to non-residents of Canada:

Group Life and Optional Life Insurance	Medical Services of British Columbia (MSPBC) coverage
Accidental Death & Dismemberment Insurance	Extended Health Care (including Travel Assistance)
Short Term Disability	Critical Illness Insurance

According to the MSPBC website, an individual must be a resident of B.C. in order to qualify for medical coverage under MSP.

A resident is a person who meets ALL of the following conditions:

- must be a citizen of Canada or be lawfully admitted to Canada for permanent residence;
- must make his or her home in B.C.;
- must be physically present in B.C. at least 6 months in a calendar year; and
- dependents of MSP beneficiaries are eligible for coverage if they are residents of B.C.

If you are uncertain about your eligibility status, contact MSP for assistance.

- To qualify for Extended Health Care under the Plan, you **must** have provincial medical coverage (not specifically MSP).
- For Life, AD&D, and Critical Illness insurance, you **must** be a Canadian resident.
- If you qualify as a B.C. resident for MSPBC purposes (and/or if you have Canadian resident tax status), you would qualify.

**CONTACT INFORMATION**

**J&D Benefits Inc. (J&D):**

Plan Administrator (hour bank, coverage, eligibility, shortage, MSP, tax receipts, AD&D, Critical Illness and optional life insurance)

[www.jdbenefits.com](http://www.jdbenefits.com)    Toll free: 1-800-218-7018    Fax: 905-477-2249    Email: [iatse891@jdbenefits.com](mailto:iatse891@jdbenefits.com)

**Great-West Life (GWL):**

Extended Health (including Travel Assistance), Dental Care, Life Insurance, Best Doctors®, and Groupnet.

[www.greatwestlife.com](http://www.greatwestlife.com)    Toll free: 1-855-729-1839    Active Member Plan #58197    Life Insurance Plan: #164620

**Homewood Health Inc. (HHI):**

Short Term Disability Management

[www.homewoodhealth.com](http://www.homewoodhealth.com)    Toll free: 1-888-689-8604    Fax: 1-888-429-1747

**FSEAP:**

Employee and Family Assistance Program (EFAP)

[www.fseap.bc.ca](http://www.fseap.bc.ca)    Toll free: 1-800-667-0993

**IATSE Local 891:**

Management of the Rehabilitation for Substance Misuse Program and all other Health Plan related questions.

[www.iatse.com](http://www.iatse.com)    Phone: 604-664-8914    Fax: 604-298-3456    Email: [healthbenefits@iatse.com](mailto:healthbenefits@iatse.com)

**\* NOTE: This is not a stand-alone document and is meant only to provide a summary of current benefits and rates. For further details, please refer to the Motion Picture Workers Health Benefits Plan booklet or contact the Plan administrator, J&D Benefits Inc. at 1-800-218-7018 or email: [iatse891@jdbenefits.com](mailto:iatse891@jdbenefits.com).**