



Coverage

The Retiree Plan is available to members (Active or Retired **and** 60 years of age or over, *you **must** move to Retired Coverage when you opt for Retired Union status*), their spouses and eligible dependents, during the member's lifetime.

To be Eligible you MUST:

- be at least 60 years of age; AND
- have at least 10 years of service** as a member of IATSE Local 891; AND
- keep your Union status up to date; AND
- your age (up to 65), plus years of service (maximum 20), must add up to at least 70; AND
- you enroll within 30 days of termination of coverage from the Active Members Plan (hour bank).

** A year of "service" includes any calendar year from 1993 onwards, in which 280 hours were reported to your hour bank account, including employer-reported hours, cash-pay hours and disability credit hours. Hours count towards the month and year to which they were posted, **and worked for employer-reported hours**. For years prior to 1993 (when the hour bank plan was established), year of service as calculated by the Union Office will be used.

RETIREE COST OF BENEFITS

In recognition of the service of retired Union members, the Trustees offer this package with a 30 – 70% subsidy off the average annual cost of your benefits coverage. Your rate reduction is determined by calculating your "Magic Number", equal to your age on the effective date of joining the Retiree Plan plus years of service at that time.

**** If your age is more than 65, use 65; if your years of service are more than 20, use 20.**

Magic Number	Monthly and Annual Rate	Single	Couple	Family
70	Monthly	\$51	\$102	\$124
	Annual	\$579	\$1,158	\$1,410
73	Monthly	\$45	\$90	\$110
	Annual	\$513	\$1,026	\$1,249
76	Monthly	\$39	\$78	\$95
	Annual	\$447	\$893	\$1,087
79	Monthly	\$33	\$67	\$81
	Annual	\$380	\$761	\$926
82	Monthly	\$28	\$55	\$67
	Annual	\$314	\$629	\$765
85	Monthly	\$22	\$44	\$53
	Annual	\$248	\$496	\$604

ENROLMENT

To enroll, submit the "Retiree Plan Declaration" to the Union office or J&D Benefits within 30 days of the termination of your active coverage. J&D will contact you to arrange payment. When you retire and enroll in the Retired Members Plan, any hours in your bank revert to the General Fund.

Benefits available to enrolled members of the "Retired Members Plan":

Employee & Family Assistance Plan (EFAP)

(provided by the Family Services Employee Assistance Program)

EFAP is a voluntary, confidential counselling and information service for all members of Local 891 and their families for no additional cost. **To book an appointment call:** 604-732-6933 or 1-800-667-0993; or email employeeassistancegroup@fsgv.ca.

Rehabilitation (Drug & Alcohol) Treatment for drug or alcohol misuse.

Life Insurance Life insurance coverage terminates for anyone on the Retiree Plan 65 years of age or over.



Extended Health Care (EHC)

- \$150 annual deductible, 70% reimbursement.
- \$25,000 per person lifetime maximum.
- **Vaccines are NOT covered. Only prescription drugs listed on the British Columbia PharmaCare Benefits List are covered!** ASK your doctor or pharmacist if your prescription is covered or PharmaCare approved. If not, ask for alternatives.

Vision Care (Glasses)

- \$200 every 24 months.
- No deductible; 100% reimbursement.

Hearing Aids

- None.

Out-of-Country Coverage

- Limited to trips of a maximum of 30 days.

Note: due to the \$25,000/lifetime financial limit, the Trustees recommend purchasing additional medical travel coverage regardless of the length of trip.

Dental

Basic Coverage	70%
Major Coverage (crown & bridge)	50%
Dentures	50%
Annual maximum:	\$1,000
Orthodontics	None

Notice

1. If a retired member does work 280 hours or more in a 12 month period, he or she will be eligible to resume full active coverage. To resume active coverage, you must apply to J&D Benefits.
2. If you go on the Retiree Plan, then return to full coverage, and then go on the Retiree Plan again, you will have the same percentage subsidy on the subsequent effective date of joining the Retiree Plan as at the initial effective date. Service after your initial effective date does not increase your Retiree Plan subsidy.
3. MSP is not covered on the Retiree Plan.

Contact Information

J&D Benefits Inc. (J&D): Third Party Administration
(i.e. coverage changes, eligibility, tax receipts and optional life insurance)

www.jdbenefits.com Toll free: 1-800-218-7018 Fax: 905-477-2249 Email: iatse891@jdbenefits.com

Great-West Life (GWL): Extended Health, Dental Care, Life Insurance and Groupnet.

www.greatwestlife.com Toll free: 1-855-729-1839 Active Member Plan #58197 Retired Member Plan #58198

FSEAP: Employee and Family Assistance Program (EFAP)

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 Phone: 604-664-8914 Fax: 604-298-3456 Email: 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.**