

BENEFITS **OF FILM**

IATSE 891 | ACTIVE HEALTH PLAN



Pocket summary

Issued July 1, 2017

BENEFITS OF FILM OVERVIEW

Here's a snapshot of how your plan works.

PERSONAL PROTECTION

Accident insurance | Basic life insurance | Critical illness insurance | Disability insurance

HEALTH AND WELLNESS

Extended health | Dental | Vision care

BC Medical Services Plan | Best Doctors | Employee & Family Assistance Plan
Rehabilitation – drugs & alcohol | Travel medical

HEALTHCARE SPENDING ACCOUNT (HCSA)

You get \$500 deposited on July 1, 2017, if you had over 1,680 IATSE Local 891 hours reported in 2016.
This money is available to spend on medical and dental expenses not covered under the plan or your provincial health plan.

OPTIONAL INSURANCE

Additional optional life insurance for you and your spouse is available at preferred group rates.

WHO GETS WHAT COVERAGE

Covered under hour bank? You get all benefits above.

Making self-payments? You get all benefits above, except disability insurance.

In good standing but not covered under hour bank or making self-payments?

You get the Employee and Family Assistance Plan, life insurance (basic and optional) and rehabilitation.

Suspended? You get Employee and Family Assistance Plan and rehabilitation.

You must be a Canadian resident for most coverages and you must be covered under the BC Medical Services Plan to qualify for extended health benefits.



PERSONAL PROTECTION

The following benefits are for members only.

Accident insurance (under age 65)

- Accidental death – \$100,000 in addition to life insurance benefit
- Accidental loss, injury or serious illness – benefit amount based on schedule

Basic life insurance

- \$25,000 to \$100,000 depending on hours worked and your age

Critical illness insurance (under age 70)

- \$25,000 for specific critical conditions
- Additional \$5,000 for certain conditions

Disability insurance

- \$543 a week up to 40 weeks
- From first day of injury/hospitalization/surgery or 8th day of illness

PREFERRED PROVIDER NETWORK (PVS)

Discounts are available for vision and hearing services and supplies for you and your family through PVS. Call the PVS Information Hotline at 1-800-668-6444 or visit the PVS website at www.pvs.ca for information and locations.

HEALTH & WELLNESS

Our plan covers a broad range of expenses to help keep you and your family healthy and well. Check your Benefits of Film booklet for details on limits and exclusions.

HEALTH & WELLNESS

EXTENDED HEALTH	
Deductible	\$0
Prescription drugs (drug card)	100% of drugs on B.C. Pharmacare drug list
Hearing aids	\$2,000 per person/5 years
Medical services Ambulance Private duty nursing Chronic care Hospital – private room	<ul style="list-style-type: none"> • Chronic care up to \$25/day • No other dollar maximums, but check your booklet for coverage details
Medical supplies Diabetic Oxygen-related Prosthetic and mobility Smoking cessation Speech aids Vaccines . . . and more	Check your booklet for a comprehensive list, including limits
Orthotics and orthopedic shoes <i>Must be customized</i>	<ul style="list-style-type: none"> • \$500 per adult/year • \$300 per child under age 20, per year
Paramedical Acupuncturist Chiropractor Kinesiologist Massage therapist Naturopath Osteopath Physiotherapist Podiatrist Speech therapist	\$700 each per person/year Note: <ul style="list-style-type: none"> • Osteopath excludes diagnostic x-rays • Podiatrist includes surgery, but excludes diagnostic x-rays
Counsellor (certified or clinical) Psychologist Social worker	\$1,400 each per person/year

HEALTH & WELLNESS (cont'd)

DENTAL	
Deductible	0
Basic preventative	85%
Basic restorative	85%
Major restorative	60%
Dentures	85%
VISION	
Eye exam	\$90 per person/24 months
Glasses Contacts Laser eye surgery	\$400 per person/24 months

B.C. Medical Services Plan

- Your monthly premiums are covered after you enrol in *Benefits of Film* and complete an Application for Group Enrolment (BC Medical Services Plan)

Best Doctors

- Verify a diagnosis and confirm best treatment options
- Find best doctors/specialists

Employee and Family Assistance Plan

- Confidential, short-term counselling and work/life services to help with personal, family, work-related issues
- Up to 10 sessions per case

Rehabilitation – drugs and alcohol

- 70% of cost of rehabilitation program, up to \$5,000
- Twice per lifetime

Travel

- Emergency travel/Global medical assistance
- Medical referral in Canada
- Out-of-country care

HEALTHCARE SPENDING ACCOUNT (HCSA)

This year, you get \$500 deposited to your HCSA if you had more than 1,680 hours reported in 2016.

Spend it on any medical and dental expenses not covered under the plan or your provincial health plan. Just remember to use it – because it must be used within two years!

You can use your HCSA to cover any health-related expense that you could claim for you or your dependants on your tax return.

Submit expenses dated July 1, 2017 – June 30, 2018 to Great-West Life before October 1, 2018

Note: how much is deposited to your HCSA each year depends on the plan's financial health.

OPTIONAL LIFE INSURANCE

In addition to the basic life insurance, you can buy:

- up to \$30,000 of coverage without a medical exam for you or your spouse within 30 days of joining the plan;
- additional coverage up to \$500,000 each available with proof of good health;
- the HCSA cannot be used to buy additional life insurance.

HOW TO JOIN

For each hour you work under an IATSE 891 contract, your employer contributes to the plan. At the end of every pay period, your employer reports your hours and sends a payment. An hour is added to your hour bank for each hour that a contribution is paid to the plan.

Your coverage starts on the first day of the second month after you have 280 hours in your hour bank. You need to earn these hours within a 12-month period.

To enrol, go to www.iatse.com/benefitsoffilm to find the following forms. Complete these forms and send them to J&D Benefits:

- **Group Benefits Enrolment Form**
(J&D Benefits)
- **Application for Group Enrolment**
(BC Medical Services Plan)
- **Common-Law Declaration**
(if you're covering a common-law spouse)

Did you know? You can “bank” up to 1,680 hours to cover you when you're not working, or working less.

SELF-PAYMENT (TOP UP)

If your hour bank falls below 140 hours and you're paying active member union dues, you can “top up” your hour bank to keep your benefits coverage (except disability). The rate for the top-up is reviewed annually. As of August 1, 2017, the subsidized rate is \$1.85 per hour. You may self-pay for up to 12 consecutive months. Self-payments don't contribute to hours.

LIFE EVENTS

A new spouse or child is not covered under the plan unless you enrol them. Please contact J&D Benefits within 31 days of any of the following:

- Birth or adoption
- Death of a spouse or child
- Disability
- Divorce or separation
- Gain/loss of coverage under a spouse's plan
- Marriage or new common-law spouse
- Maternity/parental leave
- Retirement or turning 60
- Transfer to another Canadian IATSE local

HOW TO MAKE A CLAIM

Drug claims can be paid directly with your drug card. Simply present the card to your pharmacist. Some dental, vision and paramedical claims may also be paid using the drug card. Check with your provider.

You can submit most other claims online and have claims payments deposited directly to your bank account within 24 to 48 hours. Download the GroupNet mobile app or go to <https://groupnet.greatorwestlife.com> and enter your user name and password. To register for the first time, you'll need your union ID number and plan number (58197).

Need a paper form? You can download forms for paper claims from GroupNet or www.iatse.com/benefitsoffilm. Forms are also available at the IATSE Local 891 office.

WHO TO CONTACT

BC Medical Services Plan	604-683-7151 or 1-800-663-7100 http://www.healthservices.gov.bc.ca/msp/
Best Doctors	1-877-419-2378
Disability	Homewood Health at 1-888-698-8604
Employee and Family Assistance Plan (EFAP)	1-800-667-0993 www.fseap.bc.ca
Health and dental claims: Great-West Life	1-855-729-1839 or https://groupnet.greatwestlife.com
Rehabilitation – drugs & alcohol	EFAP (above) or benefits team at IATSE Local 891 (below)
Travel medical emergency	Canada or the U.S.: 1-855-222-4051 Cuba: 1-204-946-2946 Dominican Republic: 1-800-203-9530 Mexico: 0-1-800-522-0029 All other countries: 1-204-946-2577

Questions about your hour bank, self-payments, eligibility, tax receipts, critical illness insurance and optional life insurance: J&D Benefits at 1-800-218-7018 or benefitsoffilm@jdbenefits.com. To check your hour bank online, go to www.jdbenefits.com and enter the plan sponsor name (**iatse891**) and your union ID number.

Questions about hours or union status: IATSE Local 891 at 604-664-8914 or benefitsoffilm@iatse.com.