

BENEFITS **OF FILM**

IATSE 891 | ACTIVE HEALTH PLAN



Pocket summary

Updated June 2021

BENEFITS OF FILM OVERVIEW

Here's a snapshot of how your plan works.

PERSONAL PROTECTION

Accident insurance | Basic life insurance | Critical illness insurance | Short & Long-term Disability insurance

HEALTH & WELLNESS

Extended health | Dental | Vision care
Best Doctors | Employee & Family Assistance Program
Rehabilitation – drugs & alcohol | Travel medical

HEALTHCARE SPENDING ACCOUNT (HCSA)

You will have \$500 deposited on July 1st if you had over 1,680 IATSE Local 891 employer hours reported the previous year. This money is available to spend on eligible medical and dental expenses not covered under the plan or your provincial health plan.

OPTIONAL LIFE INSURANCE

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

WHO GETS WHAT COVERAGE

Covered via Employer hours for your 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 Program, life insurance (basic and optional while under 65) and drug & alcohol rehabilitation.

Suspended? You get Employee and Family Assistance Program and drug & alcohol rehabilitation.

You must be a Canadian resident for most coverages and you must be covered under a provincial medicare plan to qualify for extended health benefits.



PERSONAL PROTECTION

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
- **If you're under age 65** your benefit level is set at the beginning of each plan year (July 1) based on the number of hours worked during the current calendar year and the previous five calendar years.
- **If you're 65 or older** you qualify for \$50,000 in life insurance if you are covered on the hour bank.

	HOURS REPORTED	COVERAGES
1	280 hours in the current calendar year, or any of the previous three calendar years	\$100,000
2	If you don't meet condition 1, but you earned 280 hours four calendar yrs ago	\$75,000
3	If you don't meet condition 1 or 2, but you earned 280 hours 5 calendar yrs ago	\$50,000
4	If you haven't earned 280 hours in any of the last five calendar years	\$25,000

Critical illness insurance (under age 70)

- \$25,000 for covered critical conditions (please refer to the booklet for details)
- Additional \$5,000 for certain conditions

Disability insurance (Short-term and long-term)

- \$725 per week for up to 40 weeks for STD, and an additional 104 weeks if you qualify for LTD
- From first day of injury/hospitalization/surgery or 8th day of illness

HEALTH & WELLNESS

Your 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, including Reasonable and Customary limits.

EXTENDED HEALTH	
Deductible	\$0
Prescription drugs (drug card)	<ul style="list-style-type: none"> • 100% of drugs on BC Fair PharmaCare drug list • Medical cannabis through Canada Life, \$2,500 annual max
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 • Reasonable and Customary maximums will apply
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 Occupational therapist 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 • Physio and occupational therapy (paired for a combined limit of \$700/calendar year)

EXTENDED HEALTH (cont'd)

Counsellor (certified or clinical) Psychologist Social worker	\$1,400 per person/calendar year
--	----------------------------------

Note: You can confirm if your provider is covered by checking on GroupNet website or mobile app.

DENTAL

Deductible	0
Basic preventative	85%
Basic restorative	85%
Major restorative	60%
Dentures	85%

VISION

Eye exam	One per person/24 months
Glasses Contacts Laser eye surgery	\$400 per person/24 months

Best Doctors

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

Employee and Family Assistance Program

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

Rehabilitation – drugs & alcohol

- 70% of cost of rehabilitation program, up to \$10,000 per person, per lifetime

Travel

- Emergency travel assistance
- Medical referral
- Out-of-country emergency medical

HEALTHCARE SPENDING ACCOUNT (HCSA)

As a member of the Benefits of Film Active Health Plan you are provided \$500 deposited to your HCSA on July 1 if you had more than 1,680 employer hours reported in the previous calendar year.

Spend it on eligible 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 dependents on your tax return.

Submit expenses dated July 1 – June 30 of your current plan year to Canada Life before September 29th of that same year and ask to apply the expense against your HCSA dollars.

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 for you or your spouse with proof of good health;

Note - the HCSA cannot be used to buy additional life insurance.

HOW YOUR HOUR BANK WORKS

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.

J&D Benefits will email the enrolment forms to you when you become eligible. You can also get the forms at www.iatse.com/benefitsoffilm. Complete these forms and send them to J&D Benefits when you get the email confirming you are eligible:

- **Group Benefits Enrolment Form**
(J&D Benefits)
- **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. If you work more than the 140 hours required for coverage each month, any additional hours remain in your bank up to the bank maximum.

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 and can be accessed through J&D Benefits online hour bank at www.jdbenefits.com. You may self-pay for up to 12 consecutive months.

LIFE EVENTS

Please contact J&D Benefits within 31 days of any of the following:

- Birth or adoption
- Death of a spouse or child
- Disability/Critical Illness
- 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

A new spouse or child is not covered under the plan unless you enroll them.

HOW TO MAKE A CLAIM

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

You can submit most other claims online and have claim payments deposited directly to your bank account within 24 to 48 hours. Download the GroupNet mobile app or go to www.canadalife.com/sign-in 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

Best Doctors	1-877-419-2378
Disability	Homewood Health at 1-844-299-3380
Employee and Family Assistance Program (EFAP)	1-800-667-0993 www.fseap.ca
Health and dental claims: Canada Life	1-855-729-1839 or www.canadalife.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 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 > **Secure Login/Member** and use the client number (**iatse891**) and your certificate number (**your union ID#**) to create an account for the member portal or login using your email address if you have previously registered.

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