



IATSE LOCAL 856 Health and Welfare Benefits Plan

July 2023 Benefit Summary

Coverage in the IATSE 856 Health and Welfare Benefits Plan is based on health and welfare contributions received by the union for you for work in the prior year (January 1st to December 31st). The high-level summary below shows the four levels of benefit coverage available under the plan. If your level of coverage is being reduced at the annual enrolment you have the opportunity to make a payment to top up your health and welfare contributions to maintain the level of coverage you had in the prior year - this must be elected at time of enrolment.

Benefit	Level 1	Level 2	Level 3	Level 4
Basic Life <ul style="list-style-type: none"> Group life insurance payable to your designated beneficiary in the event of your death for any reason Amount varies based on your level of coverage Reduces by 50% when you turn 70 and ends when you turn 85 	\$25,000	\$50,000	\$100,000	\$100,000
Optional Life Insurance <ul style="list-style-type: none"> Available for you and your spouse in units of \$10,000 to a maximum of \$500,000 Rates by age, gender and smoker status Terminates at age 70 	✓	✓	✓	✓
Accidental Death & Dismemberment <ul style="list-style-type: none"> \$75,000 benefit payable in the event you die as a result of an accident Reduces by 50% when you turn 70 and ends when you turn 85 	✓	✓	✓	✓
Employee Assistance Plan (EAP) <ul style="list-style-type: none"> Counselling and referral services available to you and your dependents 	✓	✓	✓	✓
Short Term Disability <ul style="list-style-type: none"> Coverage changes each year to match the EI maximum payment - currently \$638/week Benefit is payable after 119 waiting period to a maximum of 52 weeks payable for non-occupational disease or injury Coverage terminates at age 65 Note: Short Term Disability is not included if you upgrade to Level 3 			✓	✓
Extended Health <ul style="list-style-type: none"> No deductible 80% coverage for eligible drug expenses including medical cannabis coverage for specific medical conditions – contact GWL for more details. 100% reimbursement for other medical expenses Hospital – Semi-Private Room Vision - \$250 for glasses/contact lenses plus 1 eye exam every 24 months Paramedical Practitioners - \$500 per practitioner per policy year for Acupuncture, Chiropractor, Massage Therapy, Naturopath, Osteopath, Physiotherapy, Podiatrist, Speech Therapy. \$2,500 for Psychologist/Social Workers 		✓ Member coverage only	✓ Member & dependant coverage	✓ Member & dependant coverage
Emergency Out of Country Medical <ul style="list-style-type: none"> 100% coverage for emergency out of country medical expenses 		✓	✓	✓
Teladoc <ul style="list-style-type: none"> Referral to specialists for the diagnosis of designated serious illnesses or medical conditions 		✓	✓	✓
Consult + Virtual Health Services <ul style="list-style-type: none"> 24/7 phone, text or video chat access to doctors & nurses 		✓	✓	✓
New this year! – ALAViDA Virtual Substance Use support <ul style="list-style-type: none"> On demand substance abuse support from your phone or mobile device 	✓	✓	✓	✓
Dental <ul style="list-style-type: none"> 80% coverage for basic dental procedures, including minor restorative Current general practitioners fee guide Recall exams eligible every 9 months 			✓ Member & dependant coverage	✓ Member & dependant coverage
Health Spending Account <ul style="list-style-type: none"> Health and Welfare contributions in excess of \$2,700 are transferred to a health spending account (HSA). HSA amounts must be used within 2 plan years Amounts can be used for the expenses incurred by the member and any eligible dependants 				✓
New this year! MemberPerks Group Discount Benefits <ul style="list-style-type: none"> Instant discounts with leading brand name companies 	✓	✓	✓	✓

This summary sheet provides a brief overview of the four levels of coverage under the IATSE Local 856 Health and Welfare Benefits plan. If there is any conflict between this summary and the Plan contracts and documents, the terms of the Plan contracts and documents will prevail.