



2018 Benefits Summary

Consult plan documents & website for details

Member Benefits		Available to all IATSE Local 873 members in good standing.
Life Insurance		<input type="checkbox"/> \$75,000 reduced to \$37,500 when retired or age 70-75
Accidental Death and Dismemberment		<input type="checkbox"/> Amount equal to life insurance. \$37500 for retired or age 70-75
Critical Illness Insurance		<input type="checkbox"/> \$20,000 benefit for 21 conditions plus a \$4,000 one-time payment for hip and/or knee replacement surgery. New Cancer Reoccurrence Benefit. This covers a second diagnosis of cancer after 60 months have passed and the insured is no longer receiving treatment. <input type="checkbox"/> Age 70-75 benefit reduces to \$10,000
Death Benefit		<input type="checkbox"/> A \$7000 benefit paid to your Beneficiary or Estate.
Member Assistance Plan (Shepell)		<input type="checkbox"/> 24/7 support/counseling for you and your family.
Best Doctors		<input type="checkbox"/> Help understanding a medical condition & diagnosis plus best treatment options.
Everest Funeral Planning Services		<input type="checkbox"/> 24/7 advisors dedicated to ensuring that you and your family receive personalized assistance to prepare for and organize all aspects of a funeral.
FBA Legal Solutions -Wills & Power of Attorney + enhanced legal services benefits.		<input type="checkbox"/> Provides legal services & enhancements to the general legal benefits provide by your MAP through Shepell. Member + spouses also have 3 ways to obtain a Will & Power of Attorney based on their budget,time demands and/or the required sophistication of the document. Log onto the IATSE 873 website & follow the link –NEW LEGAL BENEFIT PLAN

Working Benefits		Requires 50 days worked & a minimum 2 yrs membership.
Short Term Disability & Maternity/Paternity <input type="checkbox"/> \$547 per week for claims after to Jan 1 st , 2018. \$543 for claims prior. 30-week maximum. <input type="checkbox"/> \$200 per week Maternity Benefit to qualifying members.		Vision Program <input type="checkbox"/> \$400 for prescription eyeglasses, contacts, eye exam, or laser surgery every two years per member/family. Send original receipt to Accounting Dept. at the union office to claim.

Extended Health Plan Benefits		Requires plan enrollment based on employer contributions and/or member top-up; plan terminates at age 75, available w/Single, Couple & Family coverage
Extended Healthcare <input type="checkbox"/> Ambulance transportation <input type="checkbox"/> Hospital semi-private room <input type="checkbox"/> Orthotics - \$500 per year <input type="checkbox"/> Chiropractic, physiotherapy, speech therapy, and psychology @ \$1000 annual cap, other paramedical @ \$500 annual cap <input type="checkbox"/> Global Medical Assistance Plan		Prescription Drugs <input type="checkbox"/> Generic drugs – 100% coverage <input type="checkbox"/> Brand name drugs – 80 % coverage <input type="checkbox"/> Catastrophic drug plan with full coverage over \$15,000, co-payment limited to \$3000 <input type="checkbox"/> Includes preventative vaccines <input type="checkbox"/> Includes smoking cessation with a \$500 lifetime cap
Dental Services <input type="checkbox"/> 80% of dental fee guideline <input type="checkbox"/> 60% coverage for major restorative (crowns) with a \$2000 annual cap <input type="checkbox"/> Includes orthodontics at 60% coverage with a \$2000 lifetime cap <input type="checkbox"/> 80% coverage for periodontics (gums) and endodontic (root canal); specialist fee guide		Health Spending Account/HSP VISA (Included when you join the health plan) <input type="checkbox"/> Single plan: \$400 <input type="checkbox"/> Couple plan: \$700 <input type="checkbox"/> Family plan: \$900 Can be used to pay for most health & dental expenses not covered by this benefit plan including deductible amounts for you or your dependents