

BENEFITS OF FILM+

IATSE 891 | 60+ HEALTH PLAN



**A pocket guide to your health plan
and coverage**

January 1, 2025

DISCLAIMER

This guide provides a description of the benefits available under *Benefits of Film+*, the IATSE 891 60+ Health Plan, as of Jan 01, 2025. We've made every effort to offer an accurate and up-to-date description.

However, if there are any differences between this guide and the legal documents that govern *Benefits of Film*, the legal documents will rule.

Possession of this booklet does not confer or establish any contractual entitlements. All entitlements and responsibilities pertaining to the benefits specified under the group policy will be governed exclusively by the terms and conditions stipulated within said policy(ies).

The Trust retains the right to modify or suspend any coverages, including those for retirees, outlined in the group policy, and to terminate the entire policy at any time concerning active participants (including those absent due to disability) as well as retired participants post-retirement.

Furthermore, the Trust reserves the right to adjust the eligibility criteria for the coverages, including those for retirees, specified in the group policy, at any time regarding active participants (including those absent due to disability) as well as retired participants post-retirement.

For inquiries regarding the contents of this booklet or for further clarification on the benefits, participants are encouraged to reach out to the Trust's administrator, AGA Benefits Solutions at 1-800-218-7018 or email:

benefitsoffilm@aga.ca.

BENEFITS OF FILM+ OVERVIEW

Here's a snapshot of how your plan works.

HEALTH AND WELLNESS

Extended health | Vision care | Dental | Teladoc | Consult+
Employee & Family Assistance Plan | Rehabilitation – Drugs & alcohol | In-Canada
Travel medical

PERSONAL PROTECTION

\$5,000 death benefit (if under age 65, you also keep any basic life insurance you qualify for under *Benefits of Film* for active members if you maintain active union member status)

WHO CAN JOIN

You qualify if you're age 60 or over and have worked at least 20,000 IATSE 891 hours. This includes hours worked since March 1, 1993 and 140 hours for each month of IATSE 891 membership before that. Self-payments and disability credits don't contribute to hours.

It costs you nothing to join and there are no monthly payments.

Coverage Levels

Your coverage is tied directly to how many hours you've worked. The more hours, the higher your coverage level.

Hours reported	Base Drug Plan	Supplementary Drug Plan	For All Other Expenses	Lifetime Maximum for Medical and Vision
20,000-29,999	30%	24%	30%	\$25,000
30,000-39,999	40%	32%	40%	\$30,000
40,000-49,999	50%	40%	50%	\$35,000
50,000-59,999	60%	48%	60%	\$40,000
60,000+	70%	56%	70%	\$45,000



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.

EXTENDED HEALTH	30% – 70% of the following depending on your coverage level (up to limits shown)
Deductible	\$0
Prescription drugs	<ul style="list-style-type: none"> • 100% on drugs on B.C. Fair Pharmacare drug list • See Page 1 for coinsurance for drugs on a second managed drug formulary (Canada Life Managed Formulary) • Medical cannabis through Canada Life, \$2500 annual max
Fertility drugs	Lifetime maximum of \$10,000
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 individual limits, but check your booklet for coverage details
Medical supplies Diabetic Oxygen-related Prosthetic mobility Smoking cessation Speech aids Vaccines...and more	Check your booklet for a comprehensive list, including limits
Orthotics and orthopedic shoes “Must be customized”	<ul style="list-style-type: none"> • \$500 per adult/year • \$300 per child under age 20, per year

<p>Paramedical Acupuncturist Chiropractor Kinesiologist Massage Therapist Naturopath Osteopath Physiotherapist Occupational therapist Podiatrist Speech therapist</p>	<p>\$700 per person/per calendar year, per specialty</p> <p>Note:</p> <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)
<p>Counsellor (certified or clinical) Psychologist Social Worker Psychotherapists (Registered psychotherapist Licensed psychotherapist Psychotherapist Counselling psychotherapist Psychoeducator) Counsellors (Licensed counsellor Canadian certified counsellor Certified clinical counsellor Registered counsellor Registered professional counsellor Registered clinical counsellor Registered therapeutic counsellor Licensed counsellor Clinical counsellor Clinical therapist Certified counsellor Counselling therapist Mental health therapist Marriage and family therapist Psychoanalyst Sexologist)</p>	<p>\$2,500 combined max, per person/calendar year</p>
<p>Gender Affirmation</p>	<p>Lifetime maximum of \$25,000, check your booklet for a comprehensive list of benefits</p>

Note: You can find a provider near you who is able to submit claims directly to Canada Life. Check www.mycanadalifeatwork.com.

VISION	30% – 70% of the following depending on your coverage level (up to limits shown)
Eye exam	One per person/24 months
Deductible	\$0
Glasses Contacts Laser eye surgery	\$600 per person/24 months
DENTAL	30% – 70% of the following depending on your coverage level (up to limits shown)
Deductible	\$0
Basic preventive	\$1,000 combined per person/year
Basic restorative	
Major restorative	
Dentures	

Teladoc

- Verify a diagnosis and confirm the best treatment options
- Find the 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

- Up to \$20,000 for residential and non-residential treatments.
- Once per lifetime

Medical Travel

- Up to \$2,000 if referred by physician for medical treatment by another physician
- Elsewhere within own province or in Canada

Consult+

With the Consult+ app, access licensed healthcare professionals 24/7 via your smartphone, tablet, or computer. Get medical advice, prescriptions, referrals, and more—anytime, anywhere.



Personal protection

- \$5,000 death benefit
- If you are under age 65 and maintain active union member status, you keep any basic life insurance you qualify for under Benefits of Film for active members (\$25,000 - \$100,000 depending on your work history)



How to join

If you qualify, you can join anytime after age 60. When you turn 60, you'll get a notification that you have the option to join the 60+ plan when your hour bank runs out.

You'll also get a statement showing your hours worked and the coverage level you qualify for – and an opt-in form.

Opt-in forms are also available by emailing benefitsoffilm@aga.ca or download from www.iatse.com/benefitsoffilm.

You must be covered under the BC Medical Services Plan to qualify for extended health benefits.

You must be a Canadian resident for most coverages, and you must remain a member of Local 891.



Switching to the 60+ plan

Your coverage level is based on the number of hours you have when you first join the plan.

If you work more than 280 hours in a 12-month period, you can re-enrol in the active plan.

When your hour bank again dips below 140 hours, you can then move back into the 60+ plan. But your additional hours won't change your level of coverage under the 60+ plan.



Life Events

Please contact AGA Benefit Solutions (forms can be found at www.benefitsoffilm.com) in the following scenarios:

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

Note: *A new spouse or child is not covered under the plan unless you enrol them.*



How to make a claim

When you join the plan, register online with www.mycanadalifeatwork.com. Check the Info Centre for Benefit Cards and save your Benefits Card to your device or wallet. You'll need to show the card to the pharmacy when you buy prescription drugs.

or

Drug claims can be paid directly with your Benefits Card. Simply present the card to your pharmacist. Some dental, vision and paramedical claims may also be paid using the Benefits 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 My Canada Life at Work mobile app or go to www.mycanadalifeatwork.com and enter your username and password. To register for the first time, you'll need your Union ID number and plan number (58198).

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



Who to contact

Provider	Role	Contact Us	Contact Info
AGA Benefit Solutions Inc.	Plan administrator	Hour bank balance & self-payment Personal record updates Buying optional life insurance Reviewing claims decisions by Canada Life Tax receipts	1-800-218-7018 benefitsoffilm@aga.ca
Canada Life	Pays health, vision, and dental claims Plan No. 58198	Health, dental and vision claims Online access to claims and coverage Direct deposit for health, dental and vision claims	1-855-729-1839 www.mycanadalifeatwork.com
IATSE Local 891	Health Benefits Representative	Membership status Eligibility for retiree benefits Claim appeals Drug & Alcohol rehab reimbursement	604-664-8914 benefitsoffilm@iatse.com
Teladoc	Provides guidance and second opinion on health issues Plan No. 164620	Verify a diagnosis and confirm best treatment options Getting a second opinion	1-877-419-BEST (2378)
FSEAP	Employee and Family Assistance Program	Provides confidential counselling services, work/life resources	1-800-667-0993 www.myfseap.ca Password: 2bwell

