

# ***BENEFITS*** **OF FILM+**

IATSE 891 | 60+ HEALTH PLAN



## **Pocket summary**

Issued July 1, 2017

## BENEFITS OF FILM+ OVERVIEW

Here's a snapshot of your coverage.

### HEALTH AND WELLNESS

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

### 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 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 worked	Plan pays % of costs	Lifetime maximum payout for medical and vision claims
20,000-29,000	30%	\$25,000
30,000-39,999	40%	\$30,000
40,000-49,000	50%	\$35,000
50,000-59,000	60%	\$40,000
60,000+	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)
<b>Deductible</b>	\$0
<b>Prescription drugs</b> (drug card)	Drugs on B.C. Pharmacare drug list
<b>Hearing aids</b>	\$2,000 per person/5 years
<b>Medical services</b> Ambulance Private duty nursing Chronic care Hospital – private room	<ul style="list-style-type: none"><li>• Chronic care up to \$25/day</li><li>• No individual limits, but check your booklet for coverage details</li></ul>
<b>Medical supplies</b> Diabetic Oxygen-related Prosthetic and mobility Smoking cessation Speech aids Vaccines . . . and more	Check your booklet for a comprehensive list, including limits
<b>Orthotics and orthopedic shoes</b> <i>Must be customized</i>	<ul style="list-style-type: none"><li>• \$500 per adult/year</li><li>• \$300 per child under age 20, per year</li></ul>

## HEALTH & WELLNESS (cont'd)

Paramedical Acupuncturist Chiropractor Kinesiologist Massage therapist Naturopath Osteopath Physiotherapist Podiatrist Speech therapist	\$700 each per person/year  Note: <ul style="list-style-type: none"> <li>• Osteopath excludes diagnostic x-rays</li> <li>• Podiatrist includes surgery, but excludes diagnostic x-rays</li> </ul>
Counsellor (certified or clinical) Psychologist Social worker	\$1,400 each per person/year

<b>DENTAL</b>	30% – 70% of the following depending on your coverage level (up to limits shown)
Deductible	\$0
Basic preventative Basic restorative Major restorative Dentures	\$1,000 combined per person/year

<b>VISION</b>	30% – 70% of the following depending on your coverage level (up to limits shown)
Deductible	\$0
Eye exam	\$90 per person/24 months
Glasses Contacts Laser eye surgery	\$400 per person/24 months

## HEALTH & WELLNESS (cont'd)

### Best Doctors

- Verify a diagnosis and confirm best treatment options
- Find best doctors/specialists
- Help and advice for everyday medical concerns
- Advice on navigating the healthcare system

### 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

- Up to \$5,000 for a rehabilitation program
- Twice per lifetime

## 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](http://www.pvs.ca) for information and locations.

## 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

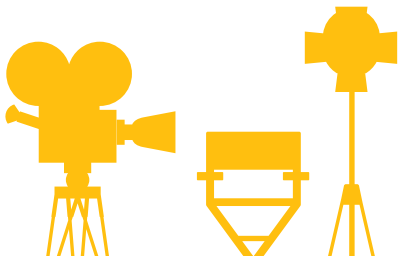
If you qualify, you can join anytime after age 60. When you turn 60, you'll get a notification that you have the option to join the 60+ plan when your hour bank runs out. You'll also get a statement showing your hours worked and the coverage level you qualify for – and an opt-in form. Opt-in forms are also available at [www.jdbenefits.com](http://www.jdbenefits.com) or [www.iatse.com/benefitsoffilm](http://www.iatse.com/benefitsoffilm).

**You must be covered under the BC Medical Services Plan to qualify for extended health benefits.** The BC Medical Services Plan is not covered or paid for under the 60+ plan.

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

## SWITCHING BETWEEN THE ACTIVE PLAN AND THE 60+ 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. Your coverage level is based on the numbers of hours you have when you first join the plan.



## 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
- 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.greatwestlife.com> and enter your user name and password. To register for the first time, you'll need your union ID number (on your drug card) and plan number (58198).

**Need a paper form?** You can download forms for paper claims from GroupNet or the IATSE Local 891 website ([www.iatse.com/benefitsoffilm](http://www.iatse.com/benefitsoffilm)). Forms are also available at the IATSE Local 891 office.

## WHO TO CONTACT

Best Doctors	1-877-419-2378
Employee and Family Assistance Plan (EFAP)	1-800-667-0993 <a href="http://www.fseap.bc.ca">www.fseap.bc.ca</a>
Health and dental claims: Great-West Life	1-855-729-1839 or <a href="https://groupnet.greatwestlife.com">https://groupnet.greatwestlife.com</a>
Rehabilitation – drugs & alcohol	EFAP (above) or benefits team at IATSE Local 891 (below)

### Questions about hours or union status:

IATSE Local 891 benefits team at 604-664-8914 or [benefitsoffilm@iatse.com](mailto:benefitsoffilm@iatse.com)

To check your hour bank online, go to [www.jdbenefits.com](http://www.jdbenefits.com) and enter the plan sponsor name (**iatse891**) and your union ID number.

### Most other questions:

J&D Benefits at 1-800-218-7018 or [benefitsoffilm@jdbenefits.com](mailto:benefitsoffilm@jdbenefits.com)

