



## SUMMARY OF BENEFITS

### Plan A – Actives with more than 250 Hours

#### MEMBER LIFE INSURANCE

Plan	Description	Life Insurance Amount
A	To age 59	\$125,000
	Active Age 60 - 64	\$125,000
	Actives 65 - 69	\$50,000
	Active Age 70 Plus	\$25,000

#### MEMBER ACCIDENTAL DEATH AND DISMEMBERMENT

Plan	Description	Life Insurance Amount
A	To age 59	\$125,000
	Active Age 60 - 64	\$125,000
	Actives 65 - 69	\$50,000
	Active Age 70 Plus	\$25,000

#### DEPENDENT LIFE INSURANCE

Plan	Description	Life Insurance Amount
A	To age 59	Dependent Spouse - \$40,000 Dependent Child - \$10,000
	Active Age 60 - 64	Dependent Spouse - \$40,000 Dependent Child - \$10,000
	Actives 65 - 69	Dependent Spouse - \$25,000 Dependent Child - \$5,000
	Active Age 70 Plus	Dependent Spouse - \$15,000 Dependent Child - \$2,500

#### WEEKLY DISABILITY

Plan	Description	Amount
A	To age 64 only	\$668 per week, to a maximum of 104 weeks coordinated with EI Sickness, Elimination period 27 weeks Benefits are payable while you remain disabled for a maximum of 104 weeks of benefit payments, after which the benefit period terminates.

#### TARGET EXTENDED DISABILITY BENEFIT

Plan	Description	Amount
A	To age 58 only	Benefit amount is \$3500 for and \$2500 for apprentices. 104 week elimination period Benefits reduced by any amount received by Canada Pension Disability or a pension from the Alberta Ironworkers Pension Fund

#### EXTENDED HEALTH CARE

Plan	Description	Amount
A	To age 59	\$100,000 lifetime maximum per individual for all other benefits (including a \$10,000 lifetime maximum for private duty nursing)
	Active Age 60 - 64	
	Actives 65 - 69	100% reimbursement of all other eligible expenses
	Active Age 70 Plus	50% orthopaedic shoes that are not part of a brace

**PRESCRIPTION DRUG**

Plan	Description	Amount
A	To age 59	100% of most drug expenses (based on a Managed Formulary and Lowest Cost Alternative pricing)
	Active Age 60 - 64	
	Actives 65 - 69	90% of erectile dysfunction drug expenses up to \$750 calendar year \$350 per calendar year for Epipen injections \$1,000 per lifetime for smoke cessation products \$4 per prescription drug dispensing fee deductible
	Active Age 70 Plus	

**VISION**

Plan	Description	Amount
A	To age 59	100% of eyeglass frames and lenses or contact lenses, eye examinations, safety glasses for members Eyeglass frames and lenses or contact lenses up to a total maximum of \$600 every 2 calendar years from the last date of service (12-month period from the last date of service for persons under 18 years of age); \$450 every 2 calendar years for prescription safety glasses for Members only. 50% laser eye surgery expenses to a lifetime maximum of \$1,000 Eye examinations – \$125 maximum once every 2 calendar years (or every year for insured individuals under age 18)
	Active Age 60 - 64	
	Actives 65 - 69	
	Active Age 70 Plus	

**DENTAL**

Plan	Description	Amount
A	To age 59	90% basic services, 80% major services to a combined annual maximum of \$4,500 80% for Dental Implant procedures to an annual maximum of \$3,000 75% for Orthodontic Services to a lifetime maximum of \$6,000 \$3,000 for Dentures per jaw (every 10 years) Based on the current Dental Fee Schedule for your province of residence. Specialist's fees are covered when recommended by a Physician or Dentist.
	Active Age 60 - 64	
	Actives 65 - 69	
	Active Age 70 Plus	

**MEMBER ASSISTANCE PROGRAM**

Plan	Description	Amount
A	To age 59	You and your family members are each eligible for up to 12 hours of personal counselling per year plus 2 hours of financial or legal consultation. Coverage terminates the date your Supplementary Health coverage terminates, and as outlined under Termination of Insurance earlier in this booklet
	Active Age 60 – 64	
	Actives 65 - 69	
	Active Age 70 Plus	

**TRAVEL AND ACCIDENT INSURANCE**

Plan	Description	Amount
A	To age 59	100% of eligible expenses and eligible services are covered Overall Maximum of \$5,000,000 per insured person, per trip Coverage is limited to 90 days from the date the insured individual leaves the province of residence. Coverage is limited to 60 days for those 70 - 75. However, any member working in the United States while maintaining their provincial health care coverage as well as the required number of hours in their Hour Bank Account may be covered for a period of up to 12 months. Coverage terminates the date your Supplementary Health coverage terminates.
	Active Age 60 – 64	
	Actives 65 - 69	
	Active Age 70 Plus	

**HEALTH SPENDING ACCOUNT**

Plan	Description	Amount
A	To age 59	<b>\$1,000 annually</b> Coverage terminates the date your Supplementary Health coverage terminates The amount of the deposit is determined by the Board of Trustees on an annual basis when it is prudent for the plan to do so.
	Active Age 60 - 64	
	Actives 65 - 69	
	Active Age 70 Plus	