



IRONWORKERS HEALTH & WELFARE TRUST FUND OF WESTERN CANADA

LOCAL 720 & LOCAL 725

BENEFITS-AT-A-GLANCE

**Self-Pay: Life and AD&D Only
Up to Age 74**



January 2022



IRONWORKERS HEALTH & WELFARE TRUST FUND OF WESTERN CANADA

WHO IS ELIGIBLE?

Members (if they meet the self-pay eligibility criteria outlined in the next section) or Trustees and their dependents are eligible to self-pay for coverage (under the Full Benefit package, Reduced Benefit package, or the Life and AD&D Only package).

Eligible dependents include:

- Spouse (legal or common-law)
- Unmarried children under age 21, or under age 25, if attending full-time school; or any children dependent on the Member due to physical or mental disability, regardless of age.

WHO CAN MAKE SELF-PAYMENTS?

If at the end of any given month, a member's Hour Bank falls below what is required to meet one month's coverage costs (125 hours), he or she will have the opportunity of contributing the necessary amount of money so that he may continue to be insured. Under this provision, self-payments may be made on the following basis:

- Monthly payments equal to the coverage costs may be made for a maximum of 18 consecutive months by Active Members who have exhausted their Hour Bank Account;
- An Active Member must remain a member in good standing of the Union to qualify for the Self-Pay Provision;
- Eligible employees of either the Union or Contributing Employers cannot self-pay.
- There are self-payment options available for Retirees. Contact the Fund office, or reference your booklet, for more information.

SELF-PAYMENT OPTIONS

If your reserve account falls below 125 hours, you may continue coverage by

making self-payments provided you arrange to make your first payment prior to losing eligibility.

Payments must be made continuously and in advance of the month for which coverage is desired. You may continue to self-pay for up to 18 months.

If you decide to self-pay, 3 levels of coverage are available to you:

1. Full Benefit Package: Same benefits as Active Members, but Life & AD&D at \$50,000
2. Reduced Benefit Package: Life & AD&D at \$25,000; Prescription Drugs at 80% coverage; Dental includes Basic services only at 80% coverage; Vision Care at \$240
3. Life Insurance Only Package: Life and AD&D at \$50,000

Weekly Disability or Extended Disability coverage is not available under any self-pay option.

Once you have chosen a package you cannot change your level of coverage.

WHAT COVERAGE DO I HAVE IF DISABLED?

The Waiver of Premium benefit is not available for Self-Pay Members. However, government disability benefits may be payable. Contact the Fund office for more information.

COVERAGE FOR RETIREES

If you retire, you may be eligible to continue benefits up to attainment of age 75 (at a reduced coverage level), either through the Trust Fund paid option, or through self-payments. Contact the Fund office for more information.

TERMINATION OF COVERAGE

Your coverage under any of the self-payment options will cease at the earlier of:

- When you have accumulated enough hours in your Hour Bank for Active Member coverage to be reinstated.
- When premium payments cease.
- When you are no longer a Member in good standing.
- After 18-months of self-payment (the maximum allowable).
- When you reach age 75.

MISCELLANEOUS

Change in Dependent Status: Please notify the Fund office when you marry or have children (or if there is any change to who would qualify as a covered dependent).

Common-Law Spouse: To establish such a relationship your common-law spouse must have been residing with you for at least one year.

Beneficiary: A beneficiary should be named for all plans involving a death benefit. If you have not named a beneficiary, benefits will be paid to your Estate.

Co-ordination of Benefits: The Canadian Life & Health Insurance Association guidelines dictate that for families with coverage under more than one benefit plan, each spouse must submit their own claims first to their own benefit plan for reimbursement. If there is any amount left unpaid, the remainder may then be submitted to the spouse's benefit plan. Claims for dependent children must first be submitted to the benefit plan of the parent whose birthday occurs earliest in the year.

ELLEMENT CONSULTING GROUP

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PLAN SUMMARY:

| | MEMBER LIFE | MEMBER AD&D | DEPENDENT LIFE | MEMBER ASSISTANCE PROGRAM |
|------------------|--|--|--|---|
| COVERAGE DETAILS | <ul style="list-style-type: none"> Basic Life: \$50,000, reduced to \$25,000 at age 70 Death benefit paid to named Beneficiary <p>Optional Life Member:</p> <ul style="list-style-type: none"> Units of \$10,000 to a maximum benefit of \$100,000 <p>Optional Life Dependents:</p> <ul style="list-style-type: none"> 10% of member’s benefit to \$10,000 for your spouse 5% of member’s benefit to \$5,000 for each dependent child Contact the Union office or Fund office to apply for optional coverage | <ul style="list-style-type: none"> Basic AD&D: \$50,000 Payable for a death or dismemberment cause by an accident. Includes loss/loss of use of limbs, sight, speech, hearing and for quadriplegia, paraplegia and hemiplegia Benefit also payable for Workplace modification and accommodation | <ul style="list-style-type: none"> Spouse: \$40,000, reduced to \$15,000 at age 70 Child: \$10,000, reduced to \$2,500 at age 70 | <ul style="list-style-type: none"> Up to 12 hours of confidential professional assessment, referral or treatment provided for Members and their families Coverage is provided through the Construction Employee & Family Assistance Program (CEFAP) |
| CLAIMING | <p>Notify Fund office immediately:</p> <ul style="list-style-type: none"> Submit within 15 months from date of death. | <p>Notify Fund office immediately:</p> <ul style="list-style-type: none"> Submit within 12 months of accident. | <p>Notify Fund office immediately:</p> <ul style="list-style-type: none"> Submit within 15 months. | <p>Contact Homewood Health Inc. at: 1-800-663-1142</p> |

Note: The following benefits are not available for Self-Pay – Life and AD&D Only Members:

- Disability Income Benefits
- Supplementary Health Care
- Vision Care
- Dental Care

