

TERMINATION OF COVERAGE

Retiree coverage under the Pension Members Aged 50-64 category terminates at age 65. At 65, you may be eligible to self-pay for retiree coverage under the Pension Members Self-Pay Aged 65 to 70 category. See the eligibility criteria for Retiree self-pay on the previous page and contact the Fund office for more information.

Retiree coverage under the Pension Members Self-Pay Aged 65 to 70 terminates at age 70.

A Retired Member must remain a member in good standing of the Union and benefit payments must be up to date (for self-payment).

WHAT IF I AM DISABLED

If, after 6 months of disability you qualify for the Waiver of Premium under your Life Insurance benefit, your Life, Dependent Life and AD&D coverage will be continued by Manulife until you reach age 65 or until you qualify for a pension benefit.

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.

PLEASE SEE YOUR BOOKLET FOR MORE DETAILED INFORMATION

For further information contact:

Funds Administrative Service Inc.
9TH FLOOR, 9707 - 110 STREET
EDMONTON, ALBERTA
T5K 3T4

PH: (780) 452-5161
FAX: (780) 452-5388

1-800-770-2998

For more information on the benefit plan,
or to download required forms, consult:
www.fasadmin.com



LOCAL 720 & LOCAL 725

**IRONWORKERS HEALTH & WELFARE
TRUST FUND OF WESTERN CANADA**

BENEFITS-AT-A-GLANCE

Pension Members

Aged 50-64

@ June 1, 2007

	Member Life	Member AD&D	Dependent Life	Supplementary Health Care	Vision Care	Dental Care	Temporary Disability	Member Assistance Program
Coverage Details	\$50,000 Death benefit paid to named Beneficiary <u>Optional Life:</u> Member coverage is available in units of \$10,000, subject to a maximum benefit of \$100,000. Coverage available to dependents is 10% of member's benefit to a maximum of \$10,000 for your spouse and 5% of member's benefit to a maximum of \$5,000 for each of your dependent children. Contact your Union office or the Fund office to apply for additional coverage.	\$50,000 Payable for accidental death and dismemberment, including loss/loss of use of limbs, sight, speech, hearing and for Quadriplegia, Paraplegia and Hemiplegia.	Spouse: \$40,000 Child: \$10,000	100% coverage of eligible expenses to a lifetime maximum of \$100,000 Prescription Drugs payable at 100% to generic (lower cost alternative) price: <ul style="list-style-type: none"> ➤ \$4 per prescription is the maximum dispensing fee ➤ limited list of over-the-counter drugs covered ➤ Erectile dysfunction: \$60 per month to \$720 per calendar year ➤ Smoke Cessation Products \$100 per lifetime Private Hospital Hearing aids: \$4,000/5 years Custom fitted ear plugs: \$300/5 years Sleep Apnea treatment devices: \$2,500/5 years Paramedical Practitioners: \$35/visit to \$700/year, except Physiotherapist \$45/visit to \$900/year Psychologist: \$60/hour to \$600/year Worldwide Travel Assistance – hospital and medical coverage on an <u>emergency</u> basis only, to a maximum of \$1,000,000 per lifetime	\$450 every 2 calendar years for adults and every calendar year for children Eye exams: \$60 per exam (within vision care maximum)	80% for Minor procedures 50% for Major procedures Combined Minor & Major maximum of \$2,000/year Recall frequency: once every 6 months Fluoride coverage for children only under age 16. No coverage for Orthodontics Coverage based on the Manulife Financial Dental Fee Guide	<u>No coverage</u>	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	Notify Fund office immediately. Submit within 36 months from date of death.	Notify Fund office immediately. Submit within 12 months of accident.	Notify Fund office immediately. Submit within 36 months.	Use ClaimSecure electronic drug card at pharmacies (immediate reimbursement); for other receipts use Medical Supplies Statement (<u>forms can be obtained from Union office or Fund office</u>). Submit within 18 months of purchase.	Use Vision Care Statement. Submit within 18 months of purchase.	Use Dental Care Statement. Submit claim within 18 months of date the services were incurred.		Contact Wilson Banwell at 1-800-563-1642.

WHO IS ELIGIBLE?

Retirees (if they meet the criteria in either of the next two sections) and their dependents are eligible for coverage under either of the Pension Member benefit coverage categories (Pension Members Aged 50 to 64, or Pension Members Aged 65 to 70).

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.

AM I ELIGIBLE FOR FUND PAID RETIREE BENEFITS?

Retired Member or Retiree, for the purpose of determining whether or not the Trust Fund will pay the full premium for retiree coverage, shall mean any person under age 65 who:

1. Is in receipt of pension benefits from the Alberta Ironworkers Pension Fund;
2. Is a current member of Local 720 or 725;
3. Has at least 20 cumulative years of union membership in Local 720 or 725;
4. Whose employment income in the previous year did not exceed \$25,000;
5. On a continuous basis from his date of retirement, remains a member in good standing with the Union.

The Fund will not pay for benefit coverage beyond age 65. If over age 65 you may be eligible to self-pay for benefit coverage. See the next section.

AM I ELIGIBLE TO SELY-PAY FOR RETIREE BENEFITS?

Retired Member or Retiree, for the purpose of determining whether or not the Member is eligible to Self-Pay retiree coverage, shall mean any person age 50 and over but under age 70 who:

1. Is in receipt of pension benefits from the Alberta Ironworkers Pension Fund;
2. Is a current member of Local 720 or 725; and
3. Is retired from active work in the trade (whether unionized or non-unionized).

Those Retirees that meet this criteria and are under age 65, will be in the Pension Members Aged 50-64 category (as outlined in the above chart); those 65 and over, will be in the Pension Self-Pay Members Aged 65-70 category.