

## IBEW LOCAL 303 - SUMMARY OF BENEFITS

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### Active Members (have not drawn their Local 303 pension)

<b>Member Life Insurance</b>	To age 65 or earlier retirement if not retired at age 65, life insurance reduces to \$10,000; and if not retired at age 70, life insurance reduces to \$5,000	<b>\$40,000</b>
<b>Accidental Death and Dismemberment</b>	To age 65 or earlier retirement	<b>\$40,000</b>
<b>Dependent Life</b>	Spouse Child from 14 days to age 21 (age 25 if full-time student)	<b>\$10,000</b> <b>\$5,000</b>
<b>Weekly Disability</b>	Benefits are integrated with the Employment Insurance Sickness Benefits and are payable to you from: <ul style="list-style-type: none"> <li>▪ the 1<sup>st</sup> day if your disability is due to an accidental injury</li> <li>▪ the 1<sup>st</sup> day if you hospitalized</li> <li>▪ the 8<sup>th</sup> day if your disability is due to an illness</li> </ul> Benefits are payable for a maximum of 26 weeks and terminate at retirement.	<b>\$435 per week</b>
<b>Long Term Disability</b>	Benefits are payable to you following a 26 week waiting period and would not be payable beyond age 65 or earlier retirement.	<b>\$1,400 per month</b>
<b>Major Medical</b>	<b>Provides coverage for you and your eligible dependents</b> <ul style="list-style-type: none"> <li>▪ Eligible expenses are reimbursed at 100%</li> <li>▪ The Lifetime maximum per person is \$500,000</li> </ul>	
Prescription Drugs	The plan pays for drugs that legally require a prescription	
Vision Care	The plan pays \$300 per person in any period of 24 consecutive months	
Eye Exams	The plan pays \$50 per person in any period of 24 consecutive months	
Paramedical Practitioners	Coverage of a certified, registered or licensed physiotherapist, speech therapist, osteopath, chiropractor, podiatrist, massage therapist or clinical psychologist, subject to a maximum benefit of \$500 in any calendar year per specialty per insured individual.	
Private Duty Nursing	The plan pays \$10,000 per calendar year	
Hearing Aids	The plan pays \$350 per person in any period of 24 consecutive months	
<b>Dental Care</b>	<b>Provides coverage for you and your eligible dependents</b> <ul style="list-style-type: none"> <li>▪ There is a deductible of \$50 single or family in a calendar year</li> <li>▪ A pre-assessment is required for any treatment over \$400</li> <li>▪ Eligible expenses are reimbursed based on the Ontario Dental Association fee guide that is 1 year behind the current fee schedule.</li> </ul>	
Basic Services	The plan reimburses 100% of eligible expenses for basic (routine) services	
Major Restorative	The plan reimburses 80% of eligible expenses for major restorative services	
Orthodontics	The plan reimburses 50% of eligible expenses for dependent children between the ages of 6 and 19.	
Maximum	The maximum payable in a calendar year for basic and major restorative services combined is \$2,000 per insured individual. There is a Lifetime Maximum of \$2,000 per child for Orthodontics.	
<b>Emergency Travel Assist (ETA)</b>	You are covered for a period of 90 days when traveling outside your province of residence. Coverage terminates at age 70 or earlier retirement.	