

LABOURERS' INTERNATIONAL UNION OF NORTH AMERICA LOCAL 837

INDUSTRIAL SECTOR BENEFIT PLAN

You must advise our office if your spouse has insurance elsewhere as we require the details of the plan for coordination of benefits

HEALTH COVERAGE

- 80% coverage of reasonable and customary charges for prescription drugs. Over the counter medications are not covered.
- Dispensing fees are limited to \$8 per prescription/refill.
- All injections must be dispensed by a licensed pharmacist & administered by a physician.
- Smoking cessation products are covered up to a lifetime maximum of \$125.
- Fertility drugs are covered up to a lifetime maximum of \$6000.

VISION COVERAGE

- 100% Reimbursement up to a maximum of \$200, every 24 months from the date of purchase (paid in full), for prescription eyeglasses/contact lenses.
- 100% Reimbursement for one routine eye examination every 24 months up to a maximum of \$50.

CHIROPRACTIC, MASSAGE THERAPY & PHYSIOTHERAPY

- Reimbursement of \$500 per calendar year for all 3 services combined. Massage therapy requires a prescription stating medical diagnosis.

DENTAL COVERAGE

Do not send claims electronically. Please submit a *dental claim form* to our office for processing

- Deductible (Family): \$50 per year
- Deductible (Single): \$25 per year
- Routine expenses are payable at 80% of the 2016 Ontario Dental Association fee guide (ODA).
- Major expenses are payable at 50% of the 2016 ODA fee guide. This includes dentures, bridgework and crowns, subject to approval.
- The calendar year maximum is \$1600 per person for all basic and major work combined.
- Estimates are recommended for dental work over \$1000.
- Examinations (specific & recall) are payable every 6 months.
- Pit and fissure sealants, oral hygiene, bleaching and veneers (for cosmetic purposes) are **not** covered.
- Full mouth x-rays and complete exams are limited to once every 3 years.
- Periodontal scaling/planing is limited to 10 units per calendar year. Children 12 and under are allowed 1 unit of scaling every 6 months.
- Orthodontic expenses are payable at 50% up to a lifetime maximum of \$2000 per insured person.

SCHOLARSHIP

- Please contact our office to register your newborn children into the Scholarship Plan.
- Your child must have a social insurance number in order for them to be enrolled.

All claims must be submitted within 18 months of the date the expense was incurred.