

LABOURERS' LOCAL 837 HEALTH AND WELFARE TRUST FUND

RETIREE BENEFIT PLAN

Contributions required: \$50.00 per month for benefits & \$8.00 per month for union dues

Contributions waived for Gold Members

Revised January 1, 2025

Please advise our office if your spouse has insurance elsewhere for coordination of benefits

- \$10,000 Life insurance for member
- \$5,000 Life insurance for spouse

HEALTH COVERAGE

- Health Care Spending Account (HCSA) with \$750 annual allocation per family, can be used for any medical expense not covered below, or to reimburse any unpaid portion of your claim. Any used portion of HCSA will roll over to be added to next year's allocation.
- 50% reimbursement for prescription only drugs up to a maximum of \$3,000 per calendar year with the Manulife Card.
- Dispensing fees are limited to \$8 per prescription/refill.
- The \$100 Ontario Drug Deductible is only payable under your Health Care Spending Account (HCSA).
- 50% reimbursement for vaccines/injections administered by your physician.
- 50% reimbursement for prescription glasses/contacts up to a maximum of \$250 every 24 months from date of purchase.
- 50% reimbursement for one eye exam up to a maximum of \$75 every 24 months from date of service.
- 50% reimbursement for hearing aids up to a maximum of \$400 every five years.
- 50% reimbursement for one Prostate Specific Antigen (PSA) test per calendar year.
- 50% reimbursement for smoking cessation products up to a lifetime maximum of \$125.
- Private Duty Nursing is covered up to a lifetime maximum of \$10,000.
- Widows will have benefit coverage for a maximum of one year from the date of the member's passing. Life insurance is excluded. Monthly contribution of \$50 is required (monthly dues are not required).
- Widows of Gold members will have benefit coverage for a maximum of one year from the date of the member's passing. Monthly contributions are waived.

CHIROPRACTIC, MASSAGE THERAPY, PHYSIOTHERAPY & CHIROPODY

- Reimbursement of \$300 per calendar year for all 3 services combined per person payable at 50%.

DENTAL COVERAGE

*Claims can be submitted electronically by your dentist using the **Manulife Card as of March 1, 2022.***

- Deductible (single): \$10 per year
- Deductible (family): \$25 per year
- 50% reimbursement for all major and routine expenses of the 2023 Ontario Dental Association fee guide (ODA).
- Covered expenses include six-month check-up, x-rays, fillings, extractions, dentures, repairs & relines of dentures and endodontics (root canals).
- The calendar year maximum is \$1,800 per person.
- Estimates are recommended for dental work over \$1000.
- No orthodontic coverage.

NOTES:

- Once a child turns 21, and each year after that, up to the age of 25, we require a letter stating full-time status from the school's registrar's office in order for coverage to continue.
- All claims must be submitted within 18 months of the date the expense incurred. Stale dated claims will not be paid.