

U.A. LOCAL 787 BENEFIT PLANS BENEFITS AT A GLANCE

Updated January 1, 2020

RESIDENTIAL SECTOR HEALTH BENEFIT PLAN

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Benefit	Benefit Description	Eligible Active Member Under Age 65	Eligible Active Member Age 65 +	Eligible Inactive or Disabled Member Under Age 65	Eligible Inactive Member Age 65 +	Eligible Retired Member Under Age 65	Eligible Retired Member Age 65 +	Eligible Spouse and Children
Life Insurance	Premiums are a Taxable Benefit	\$50,000	\$12,500	\$50,000	\$12,500	\$25,000	\$12,500	Not Covered
Accidental Death & Dismemberment (AD&D)	Premiums are a Taxable Benefit	\$50,000	\$12,500	\$50,000	\$12,500	\$25,000	\$12,500	Not Covered
Weekly Indemnity (WI)	Benefits paid after 7 Consecutive Days of disability, for up to 16 Weeks: \$554 / week maximum	Yes	Yes	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Long Term Disability (LTD)	Benefits paid after 17 Consecutive Weeks of disability, up to Age 65. If you have a work-related disability you must apply for WSIB benefits. \$2,400 / month maximum	Yes	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Major Medical	- 100% Reimbursement of covered items - Prescription Drugs (Lowest Cost Alternative) - Vision Care \$450/24 months - \$350 Maximum per year per Practitioner - Medical services and supplies	\$200,000 Lifetime Maximum Per Covered Person	\$200,000 Lifetime Maximum Per Covered Person	\$200,000 Lifetime Maximum Per Covered Person	\$200,000 Lifetime Maximum Per Covered Person	\$100,000 Lifetime Maximum Per Covered Person	\$100,000 Lifetime Maximum Per Covered Person	\$200,000 Lifetime Maximum. \$100,000 if Covered Under the Retired Member Health Plan
Emergency Travel Assistance (ETA)	- Emergency Medical Insurance - Travel Assistance Services Covers First 60 Days of Travel -\$5,000,000 maximum per covered person per incident	Yes	Not Covered	Yes	Not Covered	Not Covered	Not Covered	Yes Under Active Plan only and only if Dependant Under Age 65
Dental	- Based on the prior year Ontario Dental Association Fee Guide - 100% for Basic Services - 60% for Major Services - Maximum \$2,000 / person / year for Basic and Major Services combined 60% for Orthodontic Services which are available only to dependant children under the age of 21 - Orthodontic Maximum Benefit: \$2,000/ lifetime	Yes	Yes	Yes	Yes	Yes	Yes	Yes



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VACATION AND STATUTORY HOLIDAY PAY PLAN

Contributions	10% of your wages for Vacation Pay and Statutory Holiday Pay is paid into the Fund			
Automatic Benefit Payments	 Two Automatic Benefit Payments will be made to you as follows: By May 15, a payment is made (usually Vacation Pay earned from October 1 to March 31); and By November 15, a payment is made (usually Vacation Pay earned from April 1 to September 30). A payment is made to Retired Members with respect to Vacation Pay Benefits earned prior to retirement A payment is made to a Designated Beneficiary if there is unpaid Vacation Pay at the time of a Member's death 			
Optional Benefit Payments	 You may apply in writing for one optional benefit payment each calendar year (for specified reasons only) An additional optional benefit payment may be applied for in writing (for specified reasons only) and will be reviewed by the Board of Trustees at the next regularly scheduled Board meeting following receipt of your application An administration fee will be deducted from all optional benefit payments 			
Special Benefit Payments	If Fund reserves permit, payments may be made to Members for contributions due from bankrupt / insolvent employers			
	PENSION PLAN			
Eligibility & Vesting	You become a Plan Member and are vested (you have the right to the pension earned under the Plan) on the first day of the month after you had 700 hours of contributions remitted to the Pension Plan on your behalf provided no two contributions are separated by more than 18 months.			
Benefit Payments	Pension Plan contributions made on your behalf are deposited into your Pension Plan Account, which also includes a prorated portion of the Pension Fund's interest, dividends, net realized and unrealized capital gains and losses, and after a deduction for a prorated share of the Pension Fund's operational costs, Benefits are paid at: Retirement – If you are a Plan Member, and If you retire between the ages of 55 and 71. Pension Plan Accounts are used to purchase a lifetime monthly pension or transfer to another requested account Termination - If you are a Plan Member, and if no Pension Plan contributions have been made for a consecutive period of 18 months, you will be eligible for a Termination benefit. Your Termination benefit may be transferred to an acceptable registered plan; or Death - If you are a Plan Member, your Pension Plan Account balance is paid to your Designated Beneficiary, which will be your Spouse in certain circumstances.			

This Benefits at a Glance document has been prepared as a quick and easy reference tool and is a supplement to the U.A Local 787 Member Information Booklet. It is an informal guide providing general information summarizing the benefits of the U.A Local 787 Benefit Plans, which are available to qualified Plan Members and their eligible dependants. All benefits described in this document are governed by the provisions of the Plans' Official Documents, the insurance company contract(s), and applicable law, including the rules for eligibility, benefit exclusions and limitations, and benefit termination provisions. Every effort has been made to ensure that the information provided in the Benefits at a Glance and the Summary of Benefits is accurate and up to date at the time these documents were prepared. However, if there is ever any discrepancy between this document and the Plans' Official Documents, including the insurance company contract(s), the Plans' Official Documents will govern in all cases.

Plan Members can also obtain general information about the Benefit Plans at any time by accessing the Plans' website at: http://www.ualocal787.org/Site/Benefits.html Plan Members may also download many of the Plans' forms from the Plans' website.

Administrator:

Employee Benefit Plan Services Limited (EBPS) 45 McIntosh Drive Markham, ON L3R 8C7 Phone: (905) 946-2220 Toll Free: 1 (866) 946-2220 Fax: (905) 946-2535 Email: info@787benefits.ca

Insurance Companies

The Manufacturers Life Insurance Company (Manulife Financial) Policy Number 901437 CHUBB (AD&D Insurance) - Policy Number AB10423401

Emergency Travel Assistance Provider

Green Shield Canada Travel Assistance Group - ID# 4932 In Canada and U.S. call toll-free: 1-800-936-6226, Elsewhere call collect: 1-519-742-3556

All-In-One Benefit Card Provider

Green Shield Canada - Customer Service 1-866-946-2220, Plan ID# 787



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