

## RECENT CHANGES TO PLAN BENEFITS

Effective Jun 1, 2016

## Recent Changes to the Motion Picture Workers Health Benefits Plan

Effective June 1, 2016, the IATSE 891 Group Benefits Plan sees some significant enhancements. As a result of the robust financial health of the Motion Picture Workers Health Benefits Trust, the Trustees have been able to increase coverage levels for several existing benefits and extend coverage to some expenses not previously covered. The new and improved coverage available to members with active hour bank coverage as of June 1, 2016 is summarized below:

#### Drug and Extended Health Care Reimbursement Levels Increased

Previously, the Plan reimbursed eligible drug claims at 80% of the reasonable and customary cost of the drug and the dispensing fee, such that active members paid 20% of the costs of covered prescription drugs. The Plan also covered additional extended health care claims (such as chiropractor visits) at 80% of the reasonable and customary cost. The Plan will now cover 100% of the cost of eligible prescription drugs and additional extended health care claims, according to applicable Plan rules.

## **EHC Deductible Eliminated**

The \$50 annual deductible on extended health benefits has been eliminated. Extended health claims will now be paid from the first dollar.

## **Eye Exams Covered**

The Plan's vision benefit did not previously cover the cost of standard eye exams. One eye exam every twenty-four months will now be covered, at the reasonable and customary rate. Contact Great West Life at 1-855-729-1839 to confirm the reasonable and customary rate, as this may change from time to time.

#### **Hearing Aid Coverage**

The coverage maximum for adult hearing aids has doubled. Previously, covered members had up to \$1000 every five years for hearing aids; they now have up to \$2000 in hearing aid coverage every five years.

# **Kinesiology Coverage**

Members with active hour bank coverage will now have access to kinesiology as part of the Plan's paramedical coverage. Like other standard paramedical benefits, kinesiology will be covered to an annual maximum of \$700.

### **Increased Maximum Benefits for Mental Health**

Until now, as a standard paramedical benefit, the annual maximum for psychologists, social workers, and clinical counsellors has been \$700. This has been doubled, to a new annual maximum of \$1400 for these services.

### **New Best Doctors Program**

As of June 1, Plan members with active hour bank coverage will be able to take advantage of Great-West Life's Best Doctors program. Incorporating several different elements and levels of consultation, Best Doctors helps eligible members get a second opinion on complex medical issues, navigate the Canadian health care system, find the medical professional best suited to treating specific issues, and otherwise put to work a vast network of health care experts to ensure that covered members receive the type and level of treatment best suited to them. Information on the Best Doctors Program is available <a href="here">here</a>.

The Trustees are excited to be able to extend the scope of coverage offered to active members of IATSE 891 with hour bank benefits. This expansion of benefits comes as a result of the improving financial state of the Motion Picture Workers Health Benefits Trust, without any ensuing cuts to other elements of the benefits plan. On an ongoing basis, the Trustees consider and revise the plan to maximize benefits at the same time as mitigating risk.