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2009 Welfare Plan Improvements

The Trustees of the Boilermakers' National Health and Welfare Plan (Canada) are pleased to announce the following Benefit Improvements:

1. Effective with eligible Dental Services received on/after July 1, 2009, reimbursement will be on the basis of the 2008 provincial dental fee guides. In Alberta, where there is no published dental fee guide, the Plan uses a proxy fee guide;

2. Effective with eligible purchases made on/after July 1, 2009, the Plan will provide a Mobility Assistance Benefit. This Benefit will provide Active and Retired Members with a \$5,000 Lifetime Benefit which will assist with the cost of special Mobility Assistance equipment.

Qualifying Mobility Assistance equipment will be:

Ramps
Wheelchair lifts
Chair lifts
Ceiling hoists
Elevators.

Members considering a purchase of any of these items must contact the benefit office for advance review and approval of the purchase. This step is necessary to protect you from unnecessary out of pocket costs. The Plan administrator will be able to inform you whether you are covered for benefits and how much of the expected purchase will be covered by the Plan. You may need to provide documentation to support the purchase and you should know what this will be in advance.

Members are required to pay 25% of the cost of the Mobility equipment and the Plan will pay up to \$5,000 in the Member's lifetime. This benefit will cover expenses needed due to the disability of the Member. The benefit does not cover mobility assistance equipment purchased for other family members - it will pay for what Active and Retired Members need for their own use.

3. Effective with expenses incurred on/after July 1, 2009 the Dental Plan will now cover one additional oral exam per year. The additional exam must be needed due to a referral to a specialist or if there was a dental emergency.

4. Effective July 1, 2009 the Plan will provide a Maternity Leave Benefit. Provided the Member can no longer work in the trade due to pregnancy, and this is certified by the Member's attending physician, the Plan will freeze the Member's Dollar Bank for up to 12 months. This means Welfare Plan benefits will be continued at no cost to the pregnant/delivered Plan Member for up to 12 months. The Plan Member must be covered for benefits on the date the Member is certified as no longer able to work in the trade. Members eligible for this benefit must contact the benefit office to ensure that their Dollar Bank is frozen otherwise a Pay Direct Notice may be issued.

5. In the event the need for a Hearing Aid arises due to an injury for which workers compensation has paid, the Plan will pay any amount not reimbursed by workers compensation, up to the normal limits of the Plan. Members filing claims for this benefit must include the payment receipt from workers compensation and clearly inform the Plan that the injury was compensated by workers compensation. Workers compensation is still required to pay its benefit first.

6. The administrator is no longer required to ask Plan Members to provide a letter of decline from a provincial medical plan in order to be considered for certain benefits. In the past, the insurer required that the administrator take this action in order to ensure that coverage was not available elsewhere. However, the Trustees know that this process caused a delay for some Members. Now, the administrator will rely on its research to determine whether a provincial medical plan will cover the service.