

BOILERMAKERS' NATIONAL BENEFIT PLANS (CANADA)

NEWSLETTER

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Announcement of more Health & Welfare Plan Improvements

Many Benefit Improvements were announced this summer, all effective July 1st, 2006 (these are recapped starting in the next column). Details about the newest Improvements to the Plans covering Active Members and their Dependants are:

Benefit Improvements Effective November 1, 2006

Industrial Safety Glasses (for Active Members)

Effective with services received on/after November 1, 2006, the Vision Care Plan will cover one (1) pair of **Industrial Safety Glasses**. The maximum annual Benefit is \$250.

This Benefit Improvement does not apply to the dependants of Active Members nor to those covered by the Early Retiree or Pensioner Benefit Plans.

Massage Therapy (for Active Members and their dependants)

Effective with services received on/after November 1, 2006 the paramedical practitioner benefits covered under the Plans for Active Members and dependants will include **Massage Therapy**.

The Maximum Annual Benefit is \$200.00 and it is subject to a coinsurance factor of 50%. This means that, if you incur a Massage Therapy cost of \$75.00, the Plan will pay \$37.50. If you incur \$400 of Massage Therapy costs in one year, the Plan will pay the Maximum Benefit of \$200.00. It is very important to note that this Benefit will be allowed only if the Plan is given evidence showing that the Massage Therapy was provided in connection with treatment for an illness or injury which is neither work related, nor given as a result of a motor vehicle accident. To be eligible for payment, massage therapy must be provided by a Registered Massage Therapist and prescribed by a Physician.

Acupuncture Treatment (for Active Members and their dependants)

Effective with services received on/after November 1, 2006 the paramedical practitioner benefits covered under the Plans for Active Members and their dependants will include **Acupuncture**.

The Maximum Annual Benefit is \$200.00 and it is subject to a coinsurance factor of 50%. This means that, if you incur an Acupuncture Treatment cost of \$100.00, the Plan will pay \$50.00. If you incur \$400 of Acupuncture Treatment costs in one year, the Plan will pay the Maximum Benefit of \$200.00.

It is very important to note that this Acupuncture Treatment Benefit will be allowed only if the Plan is given evidence showing that the Acupuncture Treatment was provided in connection with treatment for an illness or injury which is neither work related, nor given as a result of a motor vehicle accident. To be eligible for payment, Acupuncture Treatment must be provided by a Registered Acupuncturist, physician, physiotherapist, dentist, chiropractor, registered nurse or naturopath licensed and in good standing to practice in their health profession within any jurisdiction in Canada.

RECAP OF BENEFIT IMPROVEMENTS MADE EFFECTIVE JULY 1, 2006

In the Summer 2006 Newsletter, the Trustees announced broad Benefit Improvements to the Health and Welfare Plan. Here is a recap of those Improvements:

Improvement to Dental Benefit basis of payment (to Plans which include Dental Benefits)

Eligible expenses for Dental Services incurred on/after July 1, 2006 will be paid in accordance with the **2005 Provincial Dental Fee Guides for General Practitioners and Specialists**. In Alberta, where no dental fee guide exists, the Plan will use a proxy guide developed in consultation with the insurance industry.

***Improvement of Orthodontic coverage
(to all Active Member and Early Retiree
Plans which include Dental Benefits)***

Effective July 1, 2006 the **Maximum Lifetime Benefit for Orthodontic Services is increased to \$2,000.** This Benefit Improvement applies to Orthodontic Treatment Plans which commenced on/after July 1, 2006. This Benefit Improvement also applies to Treatment Plans which were in progress as at July 1, 2006.

***Improvement of Prescription Drug Benefit
(to all Plans which include Prescription Drug Benefits)***

Effective July 1, 2006 the Plan will provide coverage for **Homeopathic Medicines** when prescribed by a Medical Doctor (MD), Homeopathic Doctor (HD) or Naturopathic Doctor (ND) practicing within the scope of their license.

***Improvement of Paramedical Practitioner Benefit
(to Active Member and Early Retiree Plans only)***

The Plan will provide coverage for the services of a **Homeopathic Doctor** (HD) up to a maximum of \$200.00 per calendar year. Services must be received on/after July 1, 2006.

***Improvement of Vision Care Benefit
(to all Plans which include Vision Care Benefits)***

Effective July 1, 2006, the Plan now covers one **Retina Exam** per calendar year. Claims will be assessed on a reasonable and customary basis.

You may be able to save up to 20% on your vision care requirements by showing your Benefit Plan Wallet Card. The Manulife Preferred Vision Services (PVS) network is available to Plan Members. You can find out who the PVS providers are by checking www.pvs.ca or calling 1-800-668-6444.

***Improvements to Long Term Disability Benefit
(for Active Members)***

- Effective with Long Term Disability (LTD) Claims in pay on/after July 1, 2006, Members will not have their LTD Claim terminated when they reach their eligibility date for an Unreduced 90 Formula Pension. However, LTD Claimants who decide to commence receipt of a Pension from the Boilermakers' National Pension Plan (Canada) will have their LTD Benefit terminated.
- The Plan's Waiver of Premium Benefit for Life Insurance has been amended, effective July 1, 2006, to reflect the age 65 termination age for Long Term Disability Benefits.
- Termination of LTD and Waiver of Premium is earlier than Age 65 if the Member returns to work (except for rehabilitative employment), is no longer disabled, recovers, dies or commences receipt of an Unreduced 90 Formula Pension.
- Direct Deposit of LTD payments is available. The administrator will correspond with Members eligible for this service.
- The cost of physician reports will be paid by the Plan if the report has been requested by the administrator for the purpose of validating ongoing disability benefit payments.

New Emergency Travel Assistance Card

Your new Emergency Travel Assistance (ETA) Cards are attached. These Cards have the World Access Number on it. It also has a place for the Member's "Certificate Number". The Plan uses the Member's Social Insurance Number for this certification. If you enter your Social Insurance Number on this card we suggest you keep it close at hand to protect your privacy. Please recall that the coverage for ETA includes a Lifetime Maximum Benefit of \$250,000 per covered person. This Benefit is included in the Active Member, Early Retiree and some Pay Direct Benefits. Retirees are not covered by this Benefit. Members who are traveling for the purpose of work are not covered under this Benefit and the Trustees strongly recommend that private coverage be obtained if you are traveling for work.

We are committed to keeping you informed about the Benefit Plans and invite you to ask questions. Please direct your questions to the Benefit Plan Administration Office. You will be given complete and accurate answers to your questions.

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