

# NDT Industry Health Benefit Plan

Presented by:

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March 2010

# Benefits for Active Members

## Eligibility

### Full Plan:

Initially a Member qualifies for coverage on the first day of the month following the month in which 120 hours are earned. For continued coverage a Member must earn 90 hours each month.

(hours reported for December provides coverage for January)

### Mini Plan:

Less than 90 hours of employment in one month provides the Mini Plan coverage (Life Insurance and Accidental Death & Dismemberment coverage only)

# Lay-off Coverage

When you are laid-off, you may be entitled to Lay-off Coverage provided by the Plan. **You must be at Full Coverage at the time of lay-off and be registered and available for work under the QCCC Agreement.** For every 350 hours of earned pension contribution hours, from Participating Employers, you are entitled to one month of Lay-off Coverage, up to a maximum of 6 months' coverage.

When laid off, it is vital that you get on the Out of Work List immediately - as soon as you have less than 90 hours earned in a month. Failure to do so will cancel your entitlement to Lay-off Coverage. You can register on the Out of Work board at [www.qcccanada.ca](http://www.qcccanada.ca)

# Benefits for Active Members

## Life Insurance

(Great West Life)

\$75,000

## Accidental Death & Dismemberment

(Chartis)

\$75,000

# Benefits for Active Members

## Wage Indemnity

*(Self-Insured by the Plan)*

\$457 per week or the EI Maximum

Commences 1st day for Accident, 4th day for Illness

52 weeks maximum benefit

# Benefits for Active Members

## Long Term Disability

(Great West Life)

\$1,500 per month (Non-Taxable)

52 week waiting period

Definition of Disability: 2 year own occupation  
followed by any occupation

Maximum benefit duration: to age 65

# Benefits for Active Members

## Dental

*(Self-Insured by the Plan)*

Nil Deductible

100% reimbursement on Basic & Major Services

\$2,000 per year max

50% Orthodontia for Dependent Children to age 21

\$2,000 every 24 months

(must have coverage for 3 consecutive months  
to be eligible for Orthodontia)

# Benefits for Active Members

## Extended Health

*(Self-Insured by the Plan)*

90% reimbursement

\$25 Single /\$50 Family calendar year deductible

\$1,000,000 Lifetime max

Paramedical Services: \$300 per service per year

# Benefits for Active Members

## Extended Health

(Royal Sun Alliance)

Out of Canada Coverage:

100% reimbursement

\$1,000,000 Lifetime max

Limited to 60 days per trip

# Benefits for Active Members

## Vision Care

*(Self-Insured by the Plan)*

Member / Spouse: \$425 every 24 months

Dependent Children: \$375 every 24 months

Laser Eye Surgery for Members only

100% to \$1,500 lifetime

# NDT Industry Health Benefit Plan

January 1, 2009 - December 31, 2009

## Income

Contributions	\$5,049,577
Interest / Investments	1,228
	<b>\$5,050,805</b>

## Expenses

Insured Premium	\$1,089,148
Self-Insured	3,779,992
Operating Expenses	223,558
	<b>\$5,092,698</b>

<b>Surplus (Deficit)</b>	<b>(\$41,893)</b>
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# Retiree Benefit Plan

Effective May 1, 2010

## Eligibility:

- Available at age 60\*
- Member must have paid into the Plan
- Retire and select an option through the NDT Pension Plan
- Must have a minimum of 10,000 credited hours in the NDT Pension Plan

\*Member retiring at age 55 or over may also be entitled to coverage by self-paying the premiums. Contact the Administrator for details.

# Retiree Benefit Plan

## Eligibility:

- In the 5 years immediately preceding retirement, the Member must have contributed 3750 hours into the Plan through employment
- Must be covered under the Full Plan, including through Lay off or self-pay provisions on the day immediately preceding retirement
- Must be a Member in good standing of either the Boilermakers Union or the UA

# Retiree Benefit Plan

## Benefits:

### Life Insurance

\$10,000 to age 80

### Dental Benefits

Basic Services 90% Reimbursed

Major Services 90% Reimbursed

Annual Maximum \$2,000 per Family

Deductible Nil

# Retiree Benefit Plan

## Benefits:

### Vision Care Benefit

\$275 every 24 months

### Extended Health Care

Annual Deductible: \$25 Single / \$50 Family

90% Reimbursement

\$1 Million Lifetime maximum (\$3,000/yr max for drugs)

No Out of Canada Coverage

No Travel Assistance

# Any Questions?

For more information on the Plan, to view the Plan booklet or to obtain claim forms visit the Plan's web site: [www.ndtbenefits.org](http://www.ndtbenefits.org)

or contact the Administrator, Holly Ropchan at D.A. Townley & Associates Ltd.

Toll Free 1-800-663-1356 (ext. 323)

(604) 299-7482 (ext. 323)

or email: [hropchan@datownley.com](mailto:hropchan@datownley.com)