



Joint Electrical Industry's Welfare Plan

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Dear Plan Member:

Plan Improvements

We are pleased to advise you that the Board of Trustees have made some important improvements to the coverage provided to you and your family.

Life Insurance

Effective March 1, 2020, the level of Life Insurance for all eligible Members under the age of 65 will be increased from \$70,000 to \$100,000 and the same increase applies to the Accidental Death & Dismemberment (AD&D) coverage. Upon reaching age 65, the Life Insurance and AD&D coverage reduces to \$70,000, and there is no coverage for Long Term Disability (LTD) or Life Waiver of Premium.

Out of Canada/Province Emergency Travel Protection

Effective March 1, 2020, Out of Canada/Province Emergency Travel Protection will be increased to \$5 Million per lifetime for eligible Members who are age 65 and older. The termination age for this coverage is 99. This coverage is provided for up to 60 days maximum per trip. For those who are the age of 75 through 98, there is a pre-existing condition clause which requires that any such condition be stable for a minimum of 90 days prior to travel. Full details and restrictions are outlined in the Out of Canada/Province Emergency coverage booklet available from the Administrator either in soft copy or hard copy upon request.

Registered Psychologist Coverage

Effective March 1, 2020, coverage for Registered Psychologists will no longer be combined with the other paramedical practitioner maximum. Coverage for Registered Psychologists will be provided at 100% reimbursement for a maximum of up to ten (10) visits per calendar year. *It's also important to remember that coverage for 100% confidential counselling is also available under the Plan's EFAP benefit provided through Morneau Shepell at no charge to Members or their eligible dependents.* www.workhealthlife.com or 1-844-880-9137.

Optional Life Insurance

Effective April 1, 2020, Optional Life Insurance will be made available to Members and their spouses through the Personal Life Insurance product arranged by the Trustees and available directly from Manulife Financial. A copy of the brochure and applicable rates can be emailed to you by the Plan Administrator upon request.

Self-Payment Plans

Effective March 1, 2020, the Self-Payment Plans available under the Plan are outlined below, along with the cost of such coverage, based on the Member's current age:

<p>Plan A Under age 65 <i>first 24 months self-pay</i> (Full Coverage except no LTD) Cost: \$131 per month</p> <p><i>25+ months self-pay:</i> Plan AA Under age 65 (Same as Plan A but no WI/LTD) Cost: \$184 per month</p>	<p>Plan B Under age 65 <i>first 24 months self-pay</i> (Full Coverage except no Dental/Vision/LTD) Cost: \$87 per month</p> <p><i>25+ months self-pay:</i> Plan BB Under age 65 (Same as Plan B but no Dental/Vision/WI/LTD) Cost: \$121 per month</p>	<p>Plan G Age 65-79 <i>first 24 months self-pay</i> (Full Coverage except no Life Waiver/LTD) Cost: \$124 per month</p> <p><i>25+ months self-pay:</i> Plan GG Age 65-79 (Same as Plan G but no Life Waiver/LTD/WI/\$100,000 EHB Max) Cost: \$173 per month</p> <p>Age 80+ (Same as Plan GG but \$20,000 EHB Max) Cost: \$187 per month</p>	<p>Plan H Age 65-79 <i>first 24 months self-pay</i> (Full Coverage except no LTD/Vision/Dental/Life Waiver) Cost: \$79 per month</p> <p><i>25+ months self-pay:</i> Plan HH Age 65-79 (Same as Plan H but no WI/LTD/Vision/Dental/Life Waiver/\$100,000 EHB Max) Cost: \$111 per month</p> <p>Age 80+ (Same as Plan HH but \$20,000 EHB Max) Cost: \$125 per month</p>
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If you are currently making self-payments for your benefit coverage, the new cost of your coverage based on your age and the length of time you have been self-paying (within the 1st 24 months / beyond 24 months) will be applied effective March 1, 2020. If you have made self-payments in advance with post-dated cheques, these cheques will continue to be applied to the new cost of your coverage. If you are set up for automatic withdrawal from your bank account, the new cost of your coverage will automatically be adjusted for your March 1st payment.

Please feel free to contact our office if you have any questions with respect to your coverage or any of these changes. (604) 299-7482 or 1-800-663-1356.

Maria Pachini
 Administrator, Joint Electrical Industry's Welfare Plan