

Long Term Disability Plan – Benefit Improvements

MONTHLY PAYMENT - EFFECTIVE JULY 1, 2015

For active LTD members under age 55, their gross payment amount will increase by \$100.

For active LTD members over age 55 who have not started their IWA – Forest Industry Pension, the IWA - Forest Industry Pension offset has been eliminated.

EXTENDED HEALTH CARE AND DENTAL BENEFITS - EFFECTIVE AUGUST 1, 2015

Extended Health Care	
Old Benefit - prior to August 1, 2015	New Benefit - effective August 1, 2015
EHC - Yearly deductible = \$75 (single) or \$250 (family)	EHC - Yearly deductible = \$75 (single or family)
\$5 per prescription drug deductible	No prescription drug deductible
Co-insurance 80%	Co-insurance 80% to \$1000 paid. 100% after that.
Acupuncturist not covered	Acupuncturist \$100
Physio \$550	Physio/Massage combined \$550
Chiropractor \$600	Chiropractor/Naturopath combined \$600
Lifetime maximum \$60,000 (prior to July 1, 2014)	Lifetime maximum \$100,000 (effective July 1, 2014)

Dental	
Old Benefit - prior to August 1, 2015	New Benefit - effective August 1, 2015
Plan A - 70% Adult recall exam - 1/12 months	Plan A - 80% Adult recall exam - 1/9 months
Plan B - 50%	Plan B - 60%
Plan C - 50% \$3,000 Lifetime Maximum for dependent child only	Plan C - 60% \$3,000 Lifetime Maximum for member, spouse or dependent child