

Important changes to your benefits

Good news! Improvements have been made to your benefit plan. The following changes are effective as of January 1, 2006.

- The annual dental maximum will increase to \$2000 per person. The lifetime orthodontic maximum

will increase to \$2500 for dependent children under age 19.

- The vision care benefit of \$200 every 12 months will apply to dependent children under the age of 19.
- Prescription safety glasses will now be allowed under the vision

care benefit and are subject to the \$200 limit every 24 months.

- Although Long-Term Disability benefits will terminate at age 65, dental, extended health, life insurance and other benefits will continue until retirement. They will no longer terminate at age 70.

What happens if I become disabled from an illness or an accident?

Your benefit plan provides coverage for Long-Term Disability benefits. Regardless of how you have become disabled, whether it is as the result of an illness or an accident, you are eligible to collect long-term disability benefits if you have satisfied the 120-day waiting period. Even if the accident is work related, you are still eligible to apply for long-term disability benefits.

During this waiting period, you should be applying for short-term disability benefits through the Federal Government's Employment Insurance Program (EI). Call them for the EI forms if you become disabled and expect to be off work as a result of the disability for more than two weeks.

However, you must notify our office of the claim no more than 60 days

after the total disability begins. If you have been disabled for at least 60 days and are not sure if you should file a claim for disability benefits, contact the office and we will send you the forms to complete.

For further details about the Long-Term Disability benefit, refer to your booklet or go to our website at www.icba.bc.ca/benefits/hourly.

What are the best ways to fight illnesses and diseases?

Prevent them before they start. Here are some tips to help you do just that:

- Eat a healthy breakfast.
- Eat 5 or more servings of fruit and vegetables per day.
- Choose whole grain products.
- Choose low fat or reduced fat alternatives at home and when eating out.
- Reduce boxes, cups or cans of fruit juice or pop to no more than 1 per day.
- Choose water when thirsty.

Frequently asked questions: Going to the dentist?

I need to go to the dentist. What should I do?

If you are unsure about your coverage status, call ICBA at 604-298-7795 or toll free at 1-800-663-2865. Once your coverage is confirmed, you may go ahead and make your dental appointment.

What information does the dentist need?

The dentist will need your group policy number, which is 72937, and your social insurance number.

Where are the dental claim forms sent?

Sun Life Financial
PO Box 2880 Station Main
Edmonton, Alberta T5J 4S6

Who pays the dentist? Sun Life or me?

Sun Life will pay the dentist directly as long as you sign the claim form authorizing payment can be made to the dentist. Basic dental services are covered at 80% of the current provincial association fee schedule. Major dental services are covered at 50% of the current provincial association fee schedule. Each individual has a yearly maximum for dental services of \$2000.

Are specialist's fees paid under this plan?

If you need to see a dental specialist, payment will be made according to the fees in the current general practitioners fee guide. You will be responsible for any additional

amount charged by a specialist.

What about orthodontics for my kids?

Orthodontics are covered for your dependent children (under age 19) at 50% to a lifetime maximum of \$2500. Sun Life requires a written treatment plan from your orthodontist, which outlines the breakdown of costs for exam, x-rays, appliance and monthly fees. Sun Life will send the authorization confirming how much they will pay directly to you at your home address.

Will orthodontics be covered for adults?

Orthodontics for adults are not covered under this plan.

Planning a trip? Read this before you leave!

No one ever plans on having an accident when they are traveling but if you have one, you can be assured that your emergency medical benefit will kick in to cover your costs.

It's true that the provincial health plan provides emergency medical coverage but this coverage is

limited. The Construction Industry's Benefit Plan pays for the net costs exceeding your provincial health plan's limit (subject to coverage terms) on emergencies that occur within the first 90 days of leaving home.

If you have a medical emergency outside of Canada, remember you or someone with you must contact Worldwide Assistance Services before receiving emergency medical

care. You will need to know your contract number (72937) and your social insurance number. If contact with Worldwide Assistance cannot be made before emergency services are provided, then it must be made as soon as possible afterwards to avoid any complications with your claims.

For more information on coverage, consult your booklet or go to www.icba.bc.ca/benefits/hourly.



Construction Industry Benefit Plan Administrator

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Burnaby, BC V5C 6P3
Tel: (604) 298-7795
Toll Free: (800) 663-2865
Fax: (604) 298-2246
www.icba.bc.ca
benefits@icba.bc.ca

Send claims to:

Sun Life Financial
PO Box 2880 Station Main
Edmonton, Alberta T5J 4S6

Married or Single?

There is no extra charge for family coverage, but we need to know for our records - or there will likely be delays in paying you.

If you change your marital status (or your address for that matter) you need to complete a new enrollment card (get one from your employer) or call ICBA at 604-298-7795.

Address change?

Keep us advised of address changes so we can send you current information regarding your coverage, and all other changes in your benefit plan. You can always reach us at one of the contact points listed on this newsletter.