

Have lunch or an iPod on ICBA!

ICBA is introducing a new referral program to get the word out about our incredible employee benefits programs. If you refer a company to us and they purchase one of our benefit plan products, you'll receive a \$100 gift certificate from Earls,

Future Shop, Ticketmaster or Home Depot.

We offer employee benefit plans for construction companies, suppliers, owner operators and all types of small businesses.

Download the referral form at

www.icba.ca in the Employee Health Plans section or fill out the referral form enclosed with this *Benefitline* and fax it back to ICBA at 604-298-2246. If the company you've referred to us signs up, in no time you'll find a gift certificate in your mailbox.

New Critical Illness coverage available

ICBA's benefit programs all provide comprehensive coverages for employees and their families.

For extra peace of mind in the event of diagnosis with a terminal disease, ICBA is now introducing the increasingly popular Critical Illness Insurance that provides a lump sum

payment of \$25,000 upon diagnosis and a subsequent 30 days of survival from 18 different illnesses, including heart attack, Parkinson's disease, Multiple Sclerosis, stroke and life threatening cancers.

This coverage is a voluntary add-on to the coverage you receive through enrollment on one of our

plans and is available for the low price of \$29.80 a month, for ICBA members and employees.

For more information and details on how to apply for this exciting new benefit, please visit our website at www.icba.ca and click on the Employee Health Plans section.

Your personal privacy

To enhance personal privacy for employees enrolled in the Construction Industry's Benefit Plan, effective January 1, 2008, we will require employees to provide us with prior authorization for someone (e.g., their spouse or another dependent) to obtain information about their participation in the benefit plan or about their claims.

This authorization can be made in writing or by telephone and can be changed or cancelled at

any time if your personal circumstances change.

We have included a privacy consent form with your copy of *Benefitline* and ask that you complete it and mail or fax it back to the ICBA office as soon as possible.

ICBA will not release any claims information or employee ID numbers to employers, unless we have been authorized to do so by the employee.

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.

Frequently asked questions Vision Care

I'm going to the eye doctor. What do I need to know?

If you're going to see the eye doctor, it's likely that you will need to take an eye exam. This plan pays up to \$50 for an eye exam every 24 months and if you need glasses, the plan pays a maximum of \$200 every 24 months. The \$50 for the eye exam is part of the maximum \$200.

What about contact lenses?

Contact lenses fall under the maximum of \$200 every 24 months. The same applies to prescription industrial safety glasses or laser eye surgery.

Glasses, contact lenses and laser eye surgery must be prescribed by an ophthalmologist or optometrist in order for you to claim these costs under the plan.

Are my children covered under this plan?

Yes. Dependent children under the age of 19 are covered to a maximum of \$200 every 12 months.

What if I have more questions about vision coverage?

If you're unsure about your vision coverage, simply contact the ICBA office.

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.

Need more information on your benefits? It's easy to find on ICBA's brand new website

Can't find your benefit booklet? Need more information about what benefits are covered and how much? Need a claim form?

Now you can get all this and more on ICBA's new and improved website at www.icba.ca. Simply click on the

Employee Health Plans section and you'll find information on the Construction Industry's Benefit Plan.



Construction Industry's Benefit Plan Administrator

#211 - 3823 Henning Drive,
Burnaby, BC, Canada, V5C 6P3
Tel: (604) 298-7795
Toll Free: (800) 663-2865
Fax: (604) 298-2246
www.icba.ca
benefits@icba.ca

Send Claims to:

Sun Life Health Claims Office
PO Box 2880 Station Main
Edmonton, Alberta, T5J 4S6
Tel: 1-800-661-7334

We all need help sometime

The Employee Assistance Program, added to the Construction Industry's Benefit Plan is a confidential and voluntary support service to help with the many personal challenges facing members of our benefit plans.

The program is completely confidential within the limits of the law and is there for you if you or your family needs help with such issues as: work-related

stress, substance abuse, grief, marital problems, financial problems or information on child and elder care resources.

In the complex and challenging world of the 21st century, there is no need to attach any stigma to reaching out for help. We all need it at some time or another. Contact Shepell•fgi at 1-800-387-4765 or visit www.warrenshepell.com.