

OEBC: Supplementary Healthcare [Media Alternative]

Summary: This video provides an overview of the Supplementary Health Care benefits (including prescription drugs, vision care, physiotherapy, eye care, etc.) available to members of IUOE Local 793 under the Life and Health Benefit Plan.

Narrator: The Ontario Health Insurance Plan, or OHIP, which is the government-run health insurance plan for the Canadian province of Ontario, covers many health care expenses like checkups with your doctor and hospital visits. But it doesn't cover everything. And that's where your life and health benefits come in. As a member of Local 793 of the International Union of Operating Engineers, you and your family are covered for health care expenses like prescription drugs, hearing aids, vision care and services like physiotherapists.

These valuable benefits play an important part in helping you live healthy lives, both mentally and physically. Your life and health benefits plan covers 100% of eligible medical and dental expenses. There is a lifetime maximum for all health expenses combined, including prescription drugs of \$150,000 per person.

Some benefits like vision care, hearing aids or diabetic supplies, also have individual maximums with differing amounts and time frames. Other benefits, such as orthodontics or laser eye surgery, have their own lifetime maximums. Your coverage includes a wide range of services like physiotherapists, speech therapists, acupuncturists, osteopath, podiatrists, chiropractors, registered massage therapists, and psychologists. Remember, a medical referral is required for physiotherapy.

It also includes medical services and supplies like wheelchairs, orthopedics or X-rays and diagnostic tests up to certain maximums as long as they're prescribed by a doctor to help ensure you get the right diagnosis and treatment. You also have access to member's health, which provides medical case review, helps locate specialists, and can help you navigate the health care system.

While the active and retired member plans are similar, they are a little different. When you retire, as long as you're eligible, you can participate in the retiree health benefits and pay for your benefits on a quarterly basis. The retiree plan is a lot like the plan for active members, but with some differences, including a lower combined lifetime maximum for health care expenses per dependent.

The trustees know how important your benefits coverage is to you and your family, providing valuable protection when you need it most. We continue to work hard to maintain a financially healthy plan that keeps pace with the needs of our members.

Need more information or have questions about your plan? Check out your benefits booklet at IUOELocal793.org or your mobile app or contact [OEBC](#).