

OEBC: Benefits Overview

Summary: Provides an overview description of all benefits available for members of IUOE Local 793. Descriptions include the members' dollar bank and healthcare spending account, as well as where members can find further descriptions of their health, pension and legal plans.

Narrator: At Local 793 of the International Union of Operating Engineers, we know your benefit plans play a vital role in keeping you and your family healthy and well. As a union member, you're eligible for a wide range of life and health benefits, including prescription drugs, dental, and vision care. We also have the Group Legal Plan, a pension plan, and much more.

Each month, your employer makes contributions on your behalf into a dollar bank which is used to fund your benefits. You need to have, and maintain, at least two months worth of contributions in your dollar bank to be eligible for benefits up to a maximum number of months. If your dollar bank falls below the two month threshold, you may be able to maintain your benefits by paying for them directly on a monthly basis.

To learn more about the dollar bank eligibility requirements, please check out the benefits booklet online at IUOELocal793.org or on the mobile app. As long as you're a union member in good standing who is registered on the out of work list for active members, the plan provides coverage for supplementary health care, including prescription drugs, vision care, paramedical, and medical services and supplies.

Plus, through the Life and Health Benefits plan, you have dental coverage, disability insurance, accidents insurance, and a death benefit. You also have access to paid parental and bereavement leave benefits, a member assistance program for counseling and work life support, a group legal benefits plan through a separate trust, a pension plan, through a separate trust and member's health, If you need a second opinion.

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 and or dental benefits coverage by paying for it yourself on a quarterly basis. You can choose supplementary health care, dental care, or both. If you participate in the retiree benefits coverage, you'll also continue to have access to the retiree death benefit member's health and the group Legal plan to be eligible for retiree benefits.

You'll need to meet the following criteria: be a union member in good standing, be a union member for seven plus years, be covered by IUOE local 793 benefits plan for 12 of the last 24 months before retirement. Plus, both active members and retirees have health care spending account, a useful tool to help you manage extra medical and dental expenses for benefits already covered by your plan.

The health care spending account cannot be used to pay for things that are not already covered by the plan. Make sure you check out your benefits booklet online or contact your union office before you pay out of pocket for extras that may not be covered. We're proud to provide these benefits and we want you to use them when you need them.

That's what they're for, but we also hope you'll use them responsibly to keep the plan healthy for all members in need. Need more information or have questions about your plan? Check out your benefits booklet online at IUOELocal793.org or on the mobile app. For your convenience, you can continue to contact [OEBC](#).