



BOILERMAKERS' NATIONAL BENEFIT FUNDS (CANADA)

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Boilermakers' National Pension Fund (Canada) Plan Registration Number 0366708 and Boilermakers' National Health and Welfare Fund (Canada)

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Boilermakers' National Health and Welfare Plan (Canada) COVID-19 relief plan Message to all Plan Members

Dear Plan Members,

We are writing to provide information about the Plan's COVID-19 relief plan. This plan was developed and approved by the Board of Trustees to address the challenges many members are facing due to the unprecedented health crisis caused by the novel coronavirus (COVID-19) pandemic. COVID-19 has caused the closure of many workplaces and severely limited employment opportunities. It has also restricted many health care services – the COVID-19 relief plan addresses the current need. We expect the situation will change often in the coming weeks and the Board will be regularly monitoring the COVID-19 relief plan.

The COVID-19 relief plan has the following components:

1. It is short term. Like you, we hope that our world gets back to “normal” soon, meaning this health crisis is resolved and we get back to work. The COVID-19 relief plan will run for 2 months and will be regularly monitored and evaluated during that time.
2. It is reflective of health care that is available today. An extended benefit plan was developed for members who are about to lose coverage in the Plan when they run out of dollars in their dollar banks. The extended benefit plan reflects services available today.
3. Members on pay direct who need coverage past the Plan's normal 12-month maximum will be offered continued coverage for 2 months through the extended benefit plan.
4. Members who have dollar banks that will last them beyond the COVID-19 relief plan's 2-month term will be given dollar bank credits to extend their coverage in the Plan and to reflect the health care services available today.

More details:

1. Members who will run out of benefits effective May 1, 2020 or June 1, 2020 due to insufficient dollars in their dollar bank will be enrolled in the extended benefit program. The member will not need to pay for the extended coverage. The estimated average monthly value of the extended benefit program is \$150 per month. Members who qualify will receive a separate letter that further details the extension of benefits.

2. Members who are approaching 12 months of pay direct and who worked at least 200 hours in the last 12 months will be offered extended benefits in the extended benefit plan. The cost of the extended benefit plan is \$150 per month. Members who qualify will receive a separate letter with details.
3. Members with dollar banks that cover them beyond May 31, 2020 or June 30, 2020 will be credited with dollar bank credits of \$150 per month. Members who qualify will receive a separate letter with details.

Here is a summary comparison of the extended benefit plan and the active member plan:

| Benefit | Active Member Plan Summary of Coverage | Extended Benefit Plan Summary of Coverage |
|---|---|--|
| Life Insurance | \$75,000 | \$75,000 |
| Accidental Death and Dismemberment | \$100,000 | \$100,000 |
| Short Term Disability | Covered | Not covered |
| Long Term Disability | Covered | Not covered |
| Special Disability Benefit | Covered | Covered |
| Dental | Covered* | Not covered** |
| Vision care | Covered* | Not covered** |
| Prescription Drugs | Covered | Covered |
| Mental Health Services including FSEAP | Covered | Covered |
| Paramedical services (includes Chiropractor, Speech Therapist, Osteopath, Naturopath, Homeopath and Podiatrist) | Covered including when provided virtually within the practitioners' scope of license* | Covered when provided virtually within the practitioners' scope of license |
| Emergency Travel Assistance | Covered* | Not covered |

* Some benefits are not currently available due to COVID-19; this is the reason members will be credited with \$150 per month for 2 months.

** Emergency dental and vision care services will remain covered.

The purpose of the COVID-19 relief plan is to help members who rely on the Plan for important coverage. We also need to keep the Health and Welfare Plan sustainable. We recognize that there are thousands of people who rely on the Plan for long-term benefits, so we must be sure the Plan continues to provide important benefits into the future.

The Boilermakers Health and Welfare Plan has seen positive growth for over 50 years – since 1970s. This health crisis can threaten a lot of other plans that are not as strong. We are thankful for the members who help keep the Plan in good shape. It is because of hard-working Boilermakers - past and present - that our Plan will remain strong during and long after this crisis.

Further details of the extended benefit plan, dollar bank credits and extended pay direct program will be provided on the Plan website and in customized communications to members. We have created an email dedicated to this Plan extension. Please send any questions you have to covid19@boilermakersbenefits.ca.