

GUARANTEED ISSUE PLAN AVAILABLE

Guaranteed Issue

For retired members that have not had Group Benefits for the past 60 days or longer, we have a Guaranteed Issue Plan available that would cover pre-existing conditions. (Limits may apply).

CONVERTING FROM RETIREE PLAN

Converting from your current individual Plan

If you would like to convert from your current individual Retiree Benefits Plan to the New Grain Workers Retiree Benefits program. Pre-existing conditions would be covered.



GRAIN WORKERS UNION LOCAL 333 International Longshore and Warehouse Union

#103 - 3989 Henning Drive
Burnaby BC
V5C 6P8

Coverages arranged through:



Health & Dental Plans for Individuals, Families and Retirees

Value Plus Plan

If converting within 60 days Pre-existing Coverage
Pay Direct Drug Card Included
Higher Limits & Travel Medical

Platinum Plan

If converting within 60 days Pre-existing Coverage
Pay Direct Drug Card Included
Higher Drug Limits, NO Travel Medical

Guaranteed Issue

For members that do not have a Group Benefit
Pre-existing conditions would be included

Conversion

If converting within 60 days or converting from
another Retiree plan, pre-existing conditions
would be covered

VALUE PLUS PLAN

When converting from your work or other retiree group plan within 60 days pre-existing conditions covered.

DRUGS: Pay Direct Card Included

Drugs to age 79 (increasing to age 85 by fall of 2020)
Prescription Drugs 80% to a max. of \$1200 per year
Generic Drugs only, unless otherwise specified by physician
Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$125 every 24 months
Eye Exams up to \$50 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
Chiropractor Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
\$400 max. every 4 years

PRIVATE DUTY NURSING: \$3,000 max. per year

MEDICAL ITEMS: \$1,500 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 30 day Emergency only
Age limit 79 years old

DENTAL

Combined max. per person, per year
\$500 first 12 months; \$750 next 12 months
\$1,000 every 12 months thereafter
Basic coverages 80% up to the limits above
Basic Comprehensive coverages 80% up to the limits above

VALUE PLATINUM PLAN

DRUGS: Pay Direct Card Included

Drugs to age 85
Prescription Drugs 80% to a max. of \$7,500 per year
Generic Drugs only, unless otherwise specified by physician
Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$300 every 24 months per person
Eye Exams: \$75 every 24 months per person

PROFESSIONAL SERVICES

90% max. to \$400 per year per practitioner, per person
Chiropractor Dietitians
Physiotherapist Podiatrists
Massage Therapist Speech Therapist
Psychologist Acupuncturist
Osteopath Naturopath

MEDICAL TRANSPORT: Province of Residence only

AUDIO: \$400 max. every 4 years per person

PRIVATE DUTY NURSING: \$8,000 max. per year.

MEDICAL ITEMS: \$4,000 per year per person

ACCIDENTAL DENTAL

\$5,000 max. per year per person

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

DENTAL

Combined max. per person, per year \$1,500.
Included: Basic, Basic Comprehensive and Restorative services coverages 80% up to the max. limit per person per year.

HOW TO APPLY

Call: **WE Consulting & Benefits Services Ltd.**

Metro Vancouver: **604-941-7430**
BC Interior: **250-861-5200**
Toll Free: **1-855-894-8111**

If you would like the appropriate application forms and pricing please email:

info@weconsultants.ca

The plan overviews in this brochure are intended for descriptive use only. See policy wordings for coverages, liabilities and exclusions.

E & OE