

Benefit Provision Changes Effective July 1, 2020 Active Operating Engineers

Extended Health Care:

- **Drug formulary** – change to Rx05
- **Eyeglasses and cataract surgery** - Increase maximum coverage from \$350 to \$400
- **Hearing aid coverage** – Amend coverage to 100% of the costs of hearing aids prescribed by an ear, nose and throat specialist, up to a maximum of \$500 per person per ear over a period of 3 benefit years. Repairs are included in this maximum. The plan will also cover 100% of the costs of the initial purchase of a hearing aid prescribed by an ear, nose and throat specialist, if required as the result of an accident.
- **Mental Health specialist coverage** - Maximum coverage of \$3,000 per person per benefit year in total for services received by registered psychologists, social workers, and psychotherapists.
- **Medical Devices: Continuous Glucose Monitor (CGM)** – Add coverage: receivers, transmitters or sensors for persons diagnosed with Type 1 diabetes, up to a combined maximum of \$4,000 per person per benefit year. Sun Life must be provided with a doctor's note confirming the diagnosis.
- **Licensed Occupational Therapists** – Add to the list of covered paramedical practitioners. The plan will cover 100% of the costs, up to a maximum of \$500 per person per benefit year.
- **Speech Therapists** – Increase the coverage maximum from \$200 to \$500
- **Medical Services and Equipment** – Change coverage to provide: 80% of the costs of custom-made orthotic inserts for shoes and custom-made orthopaedic shoes or modifications to orthopaedic shoes, when prescribed by a doctor, podiatrist or chiropodist, up to a maximum of \$400 per person over a period of 2 benefit years.

- **Private Duty Nursing** – Change the limit on eligible expenses to: “We will cover out-of-hospital private duty nurse services when medically necessary and when ordered by a doctor. Services have to be for nursing care and not for custodial care. We will cover 40% of the first \$25,000 of eligible expenses (equals \$10,000) and where eligible expenses exceed \$25,000, we will pay 80% of the next \$25,000 (equals \$20,000) of eligible expenses per person. Each benefit year after a claim has been paid, 1/2 of the amount utilized will be reinstated. After 2 benefit years with no claims, entitlement is returned to full coverage.”
- **Tests and Services:** Add intravenous pumps, when ordered by a doctor, to the list of medical services covered at 100%.

Dental Care:

- **Dental Claims** - The University will allow assignment of dental claims to the dental office, whenever such service is available. Where allowed, IUOE members will only need to pay the dental office for the difference between the total bill and amount paid by the McMaster plan.
- **Preventive Dental Procedures Changes:**
 - Allow 1 complete oral examination every 48 months (currently is every 60 months)
 - Add to **X-rays:**
 - Periapical radiographs
 - Interpretation of radiographs received from another source
 - Cephalometric radiographs
 - Occlusal films
 - Extra oral films
 - Sinus examination
 - Sialography
 - Use of radiopaque dyes to demonstrate lesions
 - Temporomandibular joint films - minimum four films
 - Duplicate radiographs
 - Tomography
 - Hand and Wrist x-rays (as diagnostic aid for dental treatment)
- Add to **Other Services:**
 - Finishing restorations, including removal of overhangs, refining of marginal ridges and ocular surfaces when restorations were performed by another dentist or restorations are more than 2 years old
 - Mouthguards (other than those intended for sport use)
- **Orthodontics** - Increase lifetime maximum: 50% of eligible expenses up to a lifetime maximum of \$2,500 per person (currently \$2,000 per person)