

Appendix A
TCEU Local 416 RETIREE BENEFIT PLANS –
Grandparented Former City of Toronto, Effective December 1, 2016

Benefit	Former City of Toronto – Over age 65
ELIGIBILITY	Lifetime. Must retire on an immediate pension
LIFE INSURANCE	
Cost Share	100% Employer Paid
Coverage	\$5000
Optional Life	Nil
Cost Share	N/A
Dependent Life	Nil
AD&D	N/A
Optional AD&D	Nil
LTD	N/A
Coverage	Nil
Tax Status	Nil
HEALTH	*Overall maximum of \$16,500 per year
Cost Share	100% Employer Paid
Reimbursement	100%
Deductible	\$10 single/\$20 family
Drug Coverage	Nil
Hospital	Private
Vision Benefit	\$450/24 months
Hearing Aids	\$1,600 per person every 3 years
Private Duty Nursing	Lifetime max of 672 hours
Out of Country	Yes – Emergency Only (up to max. \$16,500)
Paramedical	Yes - Services of a licensed chiropractor, osteopath, podiatrist, chiropodist, masseur or speech therapist to a maximum of \$400 per person per speciality per year Alternatively , combine the cost to any one particular benefit to a maximum of \$800.
Psychologist	\$300 per person per benefit year
Physiotherapy	Unlimited
Orthotics	1 pair per person per benefit year
Orthopedic Shoes	1 pair per person per benefit year
DENTAL	
Cost Share	100% Employer Paid
Basic Coverage	100%, Unlimited
Major Coverage	60% major restorative, 70% dentures, combined max \$4,000/yr
Ortho Coverage	Nil