



Ford Motor Company of Canada, Limited
Ford du Canada Limitée

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Unifor Hourly and Salaried Bargaining Unit
Retirees and Surviving Spouses

Update On Your Benefits Program

As you may be aware, Ford of Canada and Unifor recently negotiated a 2016 Collective Agreement effective November 7, 2016.

Enclosed you will find a copy of your new Health Care benefit booklet. Your Health Care Benefit Booklet has been updated to include all negotiated changes. A summary of the changes to your benefits is set out below. Please contact Green Shield Canada, the health benefit carrier, if you require additional information with respect to your healthcare coverage at 1-888-711-1119 or www.greenshield.ca. In the event of any conflict or discrepancy between this summary and the Collective Agreement, the provisions of the Collective Agreement apply.

Prescription Drugs

- Maintenance medication refills will be based on the Maintenance Medication Fill Limit policy administered by Green Shield. This policy limits the number of refills to five (5) per year for maintenance drugs as defined by Green Shield. Refills will be dispensed at a minimum of ninety (90) day supply after the initial fill.
- The Green Shield Preferred Pharmacy Network (PPN) program will be used for speciality drugs.

Dental Benefits

- Effective January 1, 2017, covered dental expenses will be reimbursed based on the Provincial Dental Association fee guide in effect one (1) year prior to the date Covered Dental Expense is incurred.
- Effective January 1, 2017, coverage for dental implants will be standard implantology expenses including the structure, installation and crown (initial and replacement).

Health Care Quarterly Deductible

- Effective January 1, 2017, the quarterly deductible is as follows:

	Up to Age 65	On or after age 65
Employee	\$97.20	\$48.60
Retired Employee	\$48.60	\$24.30
Surviving Spouse	\$24.30	\$24.30

Psychologist Services

- Eligible Psychologist services will be those provided by a regulated health professional who is a member in good standing with the applicable regulatory College and who is licensed to practice in their province/territory as a psychologist, psychotherapist or a Masters of Social Work. Reimbursement will remain at a rate of \$50.00 per visit. Effective January 1, 2017, the annual maximum on Psychologist services is increased to \$650.00 per benefit year per participant.
- The age limit on Psychological assessments is removed, (now covered for any eligible dependent), and the maximum on Psychological assessments is increased from 1 per lifetime to 3 per lifetime.

Vision Expenses

- Effective January 1, 2017, reimbursement for laser eye surgery is increased to a maximum lifetime benefit of \$400.00.
- Optometrist, in addition to ophthalmologists can substantiate a covered person with diabetes or other medical conditions requiring frequent lens changes to be eligible for new lenses whenever they have a prescription change.

Extended Health Care Benefits

- Reimbursement will be provided towards the cost of PSA Testing to a maximum of \$15.00 per test, for covered male persons age fifty (50) and older.

Paramedical Coverage

- Effective January 1, 2017, annual maximums for paramedical benefits will be based on a calendar year from January 1st to December 31st.
- Effective January 1, 2017, services of a registered physiotherapist are an eligible expense when prescribed by a physician and will be reimbursed at a maximum of \$50 per visit, to an annual maximum of \$200.00 per benefit year per covered person. Benefits will be coordinated with those provided by provincial health plans where applicable, and will not be provided where available under a provincial plan.

Co-ordination of Benefits

- Effective November 7, 2016, Hourly and Salaried Bargaining Unit employees/retirees can co-ordinate benefits with spouses who are Salaried Non-Bargaining employees/retirees of the Company.
- Effective November 7, 2016, Co-ordination of Benefits will include Vision Expense Benefits.

Other Benefit Modifications

Legal Services Plan

- Effective January 1, 2017, surviving Spouses will continue to be eligible for Legal Services Plan benefits upon remarriage.

Personnel Services
Ford of Canada