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# building on our strengths Connections 2

A special publication for members of the Ontario Ironworkers Pension and Benefit Plans. For more information, contact the Administrator at 416-223-0383 or 1-800-387-8075 or visit the website at [www.ontarioironworkers.com](http://www.ontarioironworkers.com).

## Introducing **Best Doctors**

### *Making a great benefit plan even better*

When you or a member of your family is ill, nothing but the best will do. That's what Best Doctors is all about.

Best Doctors allows you to connect with the world's top medical specialists to confirm a diagnosis and treatment plan when faced with a serious illness. Even if you don't have a serious illness, you can use Best Doctors to get a second opinion or find a family doctor or specialist. In fact, you can turn to Best Doctors for advice and guidance on almost any health-related matter. The only type of illness Best Doctors does not deal with is mental health-related illness.

By calling Best Doctors at 1-877-419-2378, you can:

- get a complete explanation of your medical condition
- get answers to your questions
- verify a diagnosis
- confirm the best treatment options
- identify the specialists and medical institutions best qualified to meet your medical needs (within or outside of Canada)
- get answers to any follow-up questions.

### *The addition of Best Doctors was just one of the changes approved at this year's Benefits Seminar. Check inside for a complete list.*

If you have a serious illness, you will be connected to a Member Advocate at Best Doctors. This individual (who will be a Registered Nurse) will be dedicated to your case throughout the following three-step "InterConsultation" process:

1. **Information Gathering** – Your Member Advocate will take your complete medical history and make sure that all of your questions are addressed. This information is held in confidence and will never be passed on to the Ironworkers or your employer.
2. **Information Analysis** – Best Doctors will contact your doctors and medical facilities to collect your medical information. A team of Best Doctors physicians will review this information.

...continued on page 2

### What's inside

- **Best Doctors 360°**  
*Helping you navigate the healthcare system*
- **Cover to cover**  
*Our latest benefit improvements*
- **Get your money faster**  
*Know where to send your claim*
- **Close up on costs**  
*Money in vs. money out*
- **Who to contact for what**

**Keep an eye out for your annual pension statement. It will be mailed to you before the end of June. In the meantime, you can find all the information that's on your statement – and more – by logging onto our website at [www.ontarioironworkers.com](http://www.ontarioironworkers.com) and clicking on GamePlan. Or, for a quick pension update, download the Ben-Check app on your iPhone/iPad. It's free from the Apple Store.**

# Introducing Best Doctors ...continued from page 1

If necessary, Best Doctors will re-test your pathology at a Centre of Excellence that reviews some of the most complex cases in the world.

The team will then select the Best Doctors specialist who is best qualified in your illness. The Best Doctors specialist will make a diagnosis or recommendation based on the medical information reviewed and deliver the report back to your Member Advocate.

3. **Solutions** – You will receive an easy-to-understand report from Best Doctors. The report will explain the expert doctor's findings along with his or her diagnosis, recommendations and/or treatment plan. Your Member Advocate will carefully review all the information with you and answer any questions you may have.

Best Doctors is available 24 hours a day, seven days a week and is completely confidential. It doesn't replace your relationship with your current doctor – it offers resources, support and information to help both you and your doctors.

Best Doctors was founded by doctors from Harvard Medical School in 1989. Its network of specialists is chosen by surveying current Best Doctors and asking one simple question: "If you or a loved one needed a doctor in your specialty, whom would you choose?" Doctors who are nominated are then further screened before being added to the network. No fees are paid or accepted for the privilege of being included in the network. For more details, visit [www.bestdoctorscanada.com](http://www.bestdoctorscanada.com) and view the interactive presentation.

## Better outcomes

Best Doctors addresses three key questions: Is my diagnosis correct? What's the best treatment? What's going to happen to me? The answers may help to reduce complications, avoid invasive treatment and help to bring about a better outcome. How successful is the service? After more than 20,000 medical reviews, Best Doctors found that in one in five cases the diagnosis needed to be changed, while three in five cases suggested alternative treatment.

## Best Doctors 360°

### Helping you navigate the healthcare system

Here are four true stories that illustrate how Best Doctors 360° can help (names have been changed to protect privacy):

**Maria found a family doctor.** Returning to Ottawa after a number of years overseas, Maria was unable to find a family physician and did not know where to turn. Through Best Doctors, she was provided with a list of family physicians in her area that were accepting new patients.

**Levi accessed clinical trials.** After reviewing Levi's case, Best Doctors recommended a cancer treatment that was available only through clinical trials; unfortunately Levi did not qualify for these trials. Levi's Best Doctors Member Advocate located the principal investigator for the study, as well as the pharmaceutical company that was providing funding, and requested a release of the medication on a compassionate basis. After explaining Levi's situation, the outreach was successful. Levi's local doctor got connected with the principal investigator for the clinical trial and Levi was able to receive the medication in his local treating hospital.

**Lily connected to volunteer services.** During her treatment for breast cancer, Lily needed a service that would drive her to her chemotherapy appointments. Through Best Doctors, Lily's Member Advocate was able to locate several volunteer organizations in the area that would drive her, free of charge.

**Dennis discovered additional government funding.** Dennis acted as a caregiver for a family member, whose worsening condition was becoming impossible for Dennis to deal with. He had neither the training nor the reserves of energy to continue. Through Best Doctors, Dennis found information about government funded homecare programs which provided both expert help and homecare equipment to create a safe environment for his loved one and family.



# Cover to cover

## Our latest benefit improvements

In addition to adding Best Doctors to our benefit plan, delegates to the annual Benefits Seminar recommended several other important upgrades. These upgrades have now been approved by the locals and Trustees. If you've already submitted a claim for a 2012 expense that now has a higher benefit level, please contact the Administrator so your claim can be reassessed. Also, if you have a claim for an expense that was previously not eligible, but is eligible now (be sure to check the effective dates in the table below), you should submit a new claim to receive your reimbursement.

Coverage	New	Old	Effective date
Contraceptives	95% of oral contraceptives, IUDs and alternatives*	95% of oral contraceptives and IUDs	January 1, 2012
Dental fee guide for reimbursement	2012	2011	May 1, 2012
Dental implants	Up to \$10,000 per person every three calendar years, including bone grafting	Up to \$9,000 per person every three calendar years (no coverage for bone grafting)	May 1, 2012
Hearing aids	95% up to \$3,500 per calendar year (includes repairs and batteries; excludes warranties and care packages)	95% up to \$3,000 per calendar year (includes repairs and batteries; excludes warranties and care packages)	January 1, 2012
Lens implants	95% up to a lifetime maximum of \$5,000	Not covered	January 1, 2012
Paramedical services (acupuncturist, chiropodist, chiropractor, massage therapist, naturopath, osteopath, physiotherapist, podiatrist, psychologist, speech therapist)	95% up to a combined maximum of \$2,500 per calendar year	95% up to a combined maximum of \$2,000 per calendar year	January 1, 2012
Skin laser treatment	95% for disorders such as rosacea, but excluding cosmetic treatment	Not covered	January 1, 2012

\* Oral contraceptives are covered under the drug plan and IUDs/alternatives are covered under the major medical plan.

# Get your money faster

## Know where to send your claim

ALL accident, disability, health, travel medical and vision claims should be submitted directly to the Administrator's office at 111 Sheppard Ave. East, Toronto, ON M2N 6S2. In most cases, all you need are your original receipts with your name and SIN or member certificate number. Claims must be submitted within 12 months of the date of the expense.

Claim forms for dental and disability benefits are available online at [www.ontarioironworkers.com](http://www.ontarioironworkers.com) and at your local union office or the Administrator's office. Dental claims may be submitted directly from your dentist's office. When you use your drug card to buy a prescription, you don't have to send in a claim form for repayment.

# Close up on costs

## Money in vs. money out

The benefit plan contribution rate stayed at \$3.14 this year (\$3.19 including 5¢ to pay for WSIB Bill 162 benefits). Although you continue to be charged 100 hours per month for your coverage (\$314), the actual cost is \$413. This is an increase of \$4 per month from last year.

The Trustees review the benefit plan costs each year. The goal is to set a contribution rate that allows the plan to cover current costs while maintaining an appropriate “safety net” for unusual and unexpected fluctuations. This year, we were able to absorb the necessary increase in costs to provide the benefit upgrades and still have enough left to accomplish this goal. To the right is a breakdown.

	Monthly amount per active member
Cost of benefits per active member (including plan administration and improvements)	\$264
Subsidy paid by active member to provide benefits to pensioners, survivors, etc.	\$149
<b>Total monthly cost per active member</b>	<b>\$413</b>
<b>Total monthly contribution per active member*</b>	<b>\$314 (\$3.14 x 100 hours)</b>
Amount per month paid from interest on investments	\$35
<b>Difference (paid from the benefits fund)</b>	<b>\$64</b>

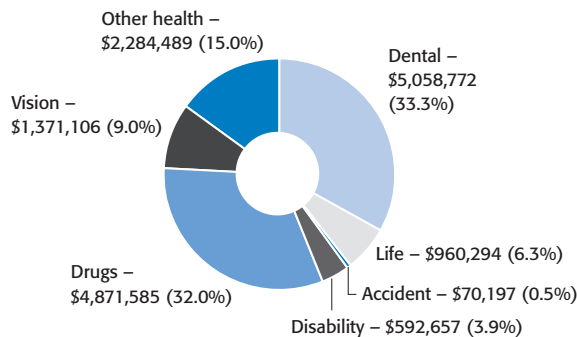
*\* plus 5¢ to pay for WSIB Bill 162 benefits*



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**your screen or hit F5 the next time you visit [www.ontarioironworkers.com](http://www.ontarioironworkers.com).**

## How we spent our benefit dollars in 2011



## Who to contact for what

You can reach our administration team at 416-223-0383 or 1-800-387-8075 – or send an email to the person you think might best answer your question.

Department	Contact name	Email address
Claims	Amy MacDonald	amy@ontarioironworkers.com
	Gurmit Ruprai	gurmit@ontarioironworkers.com
	Jen Delos Santos	jen@ontarioironworkers.com
	Zuzana Mockovciakova	zuzana@ontarioironworkers.com
Disability	Monika Sone	monika@ontarioironworkers.com
Pension Benefits	Vera Boichevski	vera@ontarioironworkers.com
	Nina Tran*	nina@ontarioironworkers.com
Managing Director	Michael Melvin	mmelvin@ontarioironworkers.com

*\* We're pleased to welcome Nina Tran as the latest addition to our pension team.*

### About this newsletter

This bulletin provides summary information about the Ontario Ironworkers Pension and Benefit Plans in simple terms. It is not intended to be complete or comprehensive, or to provide legal or medical advice. If there are any discrepancies between this bulletin and the wording of the legal documents that govern the plans, the legal documents will apply in all cases. The Ontario Ironworkers Pension and Benefit Plans are administered by the Ironworkers Board of Trustees, c/o Ontario Ironworkers/Rodmen Benefit Plan Administrators Corporation.