

Health & Welfare Benefits

National Elevator Industry Benefits Program – IUEC

Comprehensive Medical Benefits – Covers doctor visits, lab tests, surgery, hospital stays, physical exams and a wellness program. **Annual Deductible per person \$300.00, per family \$600.00.** Wellness programs and physical exams are not subject to deductibles, it is 100% covered if provided in network.

Chiropractic Services – Full coverage for the first 12 in-network medically necessary visits, reduced coverage for medically necessary visits thereafter.

Convalescent Facility – Benefits are payable for a maximum of 70 days per confinement.

Hearing Loss – Coverage to \$1,200.00 per hearing aid in each ear every 36 months adults, 12 months children.

Organ Transplant Program – Our benefit program is so complete it includes very costly benefits.

Prescription Drug Benefits – For all plan participants, there will be a retail pharmacy co-payment of 20% of the prescription's total cost with minimum co-payments of \$5.00 generic – \$15.00 preferred brands \$30.00 non-preferred brands and a maximum co-payment of \$40.00 for up to a 30 day supply. There is a mail order co-payment of \$10.00 generic - \$30.00 preferred brand - \$50.00 non-preferred brand for up to a 90 day supply.

Dental Benefits - \$1,875 per plan participant annual benefit. Annual deductible \$50.00 per person, \$100.00 per family. Annual cleanings and check-ups are not subject to deductible or applied to the annual benefit, and if you or your dependents require **Orthodontics** (braces) each will receive up to a \$2,500.00 lifetime benefit exclusive of the \$1,875 annual dental benefit.

Vision Benefits – No annual deductible for annual eye exams, and one pair of glasses per member and eligible dependent within limits (Lens Crafters, Sears, Pearle Vision, Target, and JC Penney are some of the providers). LASIK Surgery is covered at 80% to benefit of \$2,400.00 for both eyes.

Life Insurance Benefit - \$40,000.00 plus an additional \$40,000.00 accidental death and dismemberment benefit payable for eligible Active members and eligible Disability Pensioners under age 65. Lower amounts are payable if you lost your sight, hearing or limbs in a covered accident.

Mental Health & Substance Use Disorder Benefits – Mental Health & Substance Use Disorder have an unlimited benefit; in-network covered at 100% while out-of-network covered at 75%.

Weekly Income Benefits - \$500.00 weekly for 26 weeks. Weekly income benefits are paid to you (Active Member only) if you become totally disabled (unable to work) because of an injury, accident, illness, or pregnancy. This covers an injury at home and not work related injuries.

Extended Benefits – up to 6 months of covered medical insurance for your family if are disabled related to a medical condition or disabled due to an injury on or off the job at no cost and up to 2 months of free coverage if you are laid-off.

Full Dependent Coverage – Eligibility – Legally married spouse. All natural children, legally adopted children and stepchildren that are under age 19. Children that are age 19, but under age 26 who are not eligible to enroll in any other employer-sponsored health plan or are a full-time student at an accredited educational institution.

SELF INSURED – The National Elevator Industry Health Benefit Plan is a health plan for 20,000+ Active elevator constructors and their eligible dependents plus over 10,000 retirees and their eligible dependents and our program does not change at the whim of any elevator company owner.