



SOUTHERN INTERIOR HEALTH & WELFARE PLAN

Summary of Benefits

January 1, 2025

The Southern Interior Health & Welfare Plan arises out of and is subject to the terms of the British Columbia Southern Interior Master Agreement. It provides benefits to eligible Steelworkers bargaining unit employees of forest industry companies, which are members of the Interior Forest Labour Relations Association.

BOARD OF TRUSTEES

Three Trustees are appointed by Steelworkers and three by the Interior Forest Labour Relations Association. The following six Trustees are responsible for the placement and administration of the Plan.

<u>Employer Trustees</u>	<u>Union Trustees</u>
Jeff Roos	Pat McGregor
Rachael Cox	Grant Farquhar
Heather Dillard	Jordan Lawrence

Life Insurance	\$150,000 payable on your death for any reason
Accidental Death & Dismemberment (AD&D)	\$150,000 (Principal Sum)
Weekly Indemnity (WI)¹	El Maximum weekly benefit + \$100 \$795 per week effective January 1, 2025 26 week maximum
Dental <i>Self-insured by the Trust / paid by Pacific Blue Cross²</i>	Basic Dental Services (Part A)- 80% Major Dental Services (Part B)- 60% Orthodontic Coverage (Part C)- 60% to a lifetime maximum of \$4,000 per person
Extended Health Care <i>Self-insured by the Trust / paid by Pacific Blue Cross²</i>	\$75 per person or family annual deductible 80% reimbursement for most eligible expenses Vision Care - \$500/person per 24 months Medical Travel - \$1,000/person per calendar year <u>Overall lifetime maximum \$100,000</u>

1. Designated part-time employees are covered for full benefits except that WI is one-half of the regular amount. Cost of benefits other than WI is shared equally between the employer and the designated part-time employee.

2. Benefits self-insured by the Trust are not insured by an insurance company regulated under the Financial Institutions Act (British Columbia). The Trust is exempt from the requirements of the Financial Institutions Act (British Columbia)."

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ADMINISTRATION

The Trustees have hired AGA Benefit Solutions to administer the Plan on their behalf. Every month, participating employers contribute to a trust fund on behalf of their eligible employees. The Trustees hold and invest the funds which are used to pay for benefit coverage and for operating expenses.

NOTICE

The information on this summary is an outline of the benefits provided by the Southern Interior Health and Welfare Plan and is not a contract. This Plan only covers those benefits listed in the Plan Text. Each covered employee may study a copy of the Plan Text at any time by contacting his employer or local union office. For your information, we have included references to other negotiated benefits and certain government programs.

OTHER BENEFITS

Eligible employees may also be covered through their employment for other benefits which are **NOT** part of the Southern Interior Health & Welfare Plan:

- Long Term Disability benefits (through the jointly trustee IWA-Forest Industry LTD Plan)
- Pension benefits (through the jointly trustee IWA-Forest Industry Pension Plan)
- Basic Medical and Hospital (through the provincial government's Medical Services Plan of British Columbia)