

# SOUTHERN INTERIOR HEALTH & WELFARE PLAN

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
Scot Durward	Grant Farquhar
Jean-Francois Mongeau	Jordan Lawrence

## SUMMARY OF BENEFITS

	<b>January 1, 2023</b>
<b>Life Insurance</b>	\$140,000
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	\$140,000 (Principal Sum)
<b>Weekly Indemnity (WI)</b>	\$695 per week effective January 1, 2021 \$738 per week effective January 1, 2022 \$750 per week effective January 1, 2023 26 week maximum
<b>Dental</b>	Plan A - 80%
<i>Self-insured by the Trust* / paid by Pacific Blue Cross**</i>	Plan B - 60%
	Plan C - 60% (lifetime maximum \$4,000 per person)
<b>Extended Health Care</b>	\$75 annual deductible
<i>Self-insured by the Trust* / paid by Pacific Blue Cross**</i>	80% reimbursement most eligible expenses
	Vision Care - \$400/person per 24 months
	Medical Travel - \$1,000/person per calendar year
	<u>Overall lifetime maximum</u> \$100,000 January 1, 2014 \$150,000 July 1, 2014 \$200,000 July 1, 2015 \$250,000 July 1, 2016 \$300,000 July 1, 2017

Note: 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.

\* "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 fund, which is used to pay for benefit coverage and for operating expenses.

## NOTICE

The information on this website 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 above and included in the Plan Summary and the Plan Booklet included in the website. 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)