

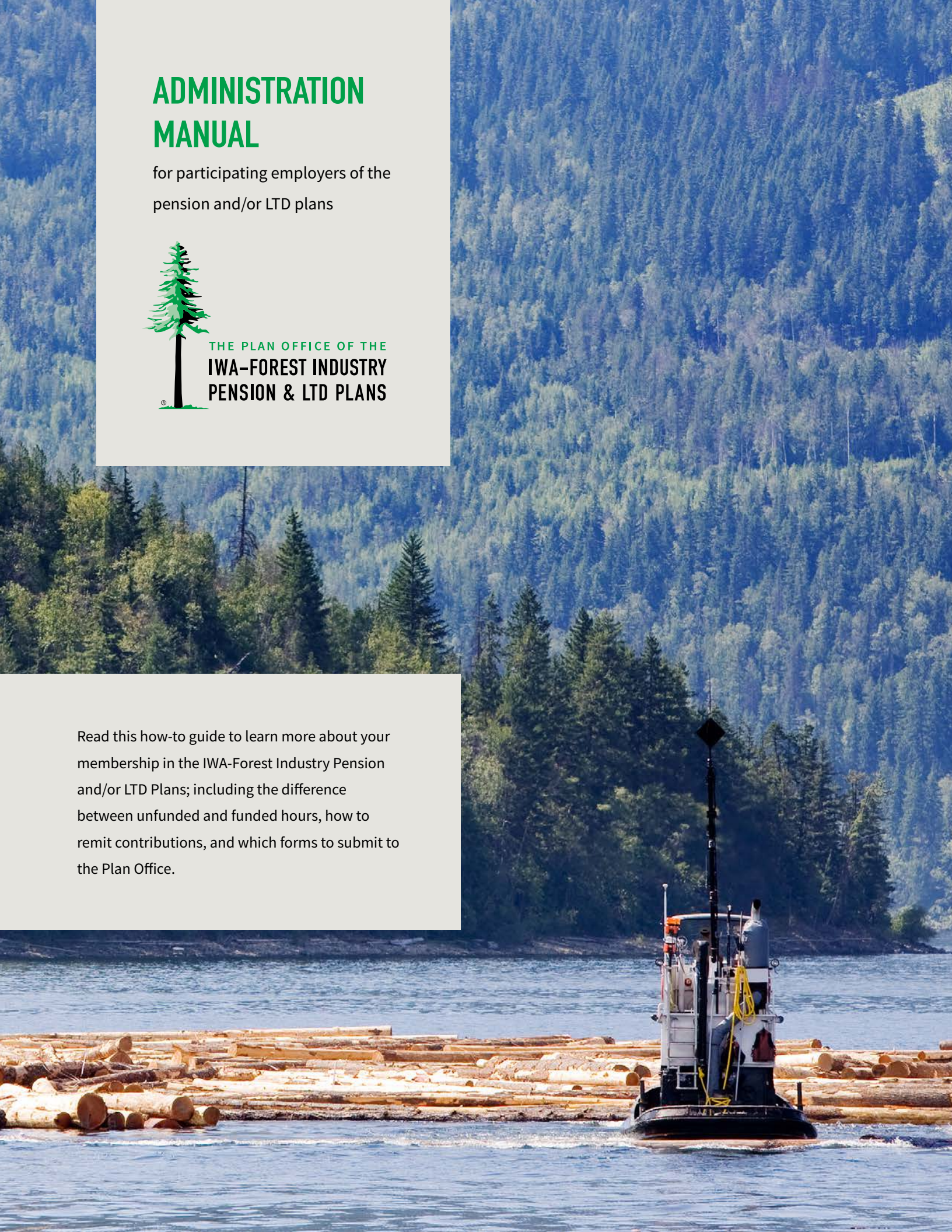
ADMINISTRATION MANUAL

for participating employers of the
pension and/or LTD plans



THE PLAN OFFICE OF THE
**IWA-FOREST INDUSTRY
PENSION & LTD PLANS**

Read this how-to guide to learn more about your membership in the IWA-Forest Industry Pension and/or LTD Plans; including the difference between unfunded and funded hours, how to remit contributions, and which forms to submit to the Plan Office.



ABOUT THIS BOOKLET

This booklet is for participating employers of the IWA–Forest Industry Pension and LTD Plans. It explains various plan rules and employer duties, including membership in the plans, funded and unfunded hours, and contribution and reporting guidelines.

The plan’s trustees may occasionally adjust the pension & LTD plan rules. This version replaces all previous booklets.

Full plan details can be found in the official *plan texts*, which are available for review at the Plan Office. If there are any inconsistencies between this booklet and the *plan texts*, the *plan texts* will always govern.

Last updated January 31, 2019. This version combines and is a complete overhaul of previous pension and LTD plan employer *administration manuals*.

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ABOUT

ABOUT THE IWA–FOREST INDUSTRY PENSION PLAN

With close to four billion in assets, 400+ participating employers and more than 70,000 members, the IWA–Forest Industry Pension Plan is one of Canada’s top 100 pension funds, and is one of the top three private sector pension funds in BC.

Established in 1973 to support Canadian forestry workers and their families, this plan is an important part of members’ financial security in retirement. That’s because when members retire, they’ll receive a monthly pension from the plan, for their lifetime. Their surviving spouses or beneficiaries may also receive a benefit from the plan following the member’s death.

ABOUT THE IWA–FOREST INDUSTRY LTD PLAN

The IWA–Forest Industry LTD Plan provides monthly income benefits, extended health and dental coverage and rehabilitation services to members who are unable to work due to a long-term illness or injury. Eligible members receive benefits after being disabled for six months and continue to receive benefits until they are no longer disabled, return to work or reach retirement age (normally age 60).

The LTD plan is jointly funded by members and participating employers. The plan is self-funded, which means that payments are made directly from the LTD Trust Fund and are not covered by an insurance company.

ABOUT THE PLAN OFFICE

The Plan Office has worked for decades to ensure members’ benefits are there when they need them. We are independent of the United Steelworkers Union (USW) and forest industry associations.

The Plan Office collects contributions, invests the assets of the LTD Trust Fund and Pension Trust Fund, processes benefit payments and administers rehabilitation services, and answers questions and educates members. Our members depend on us to manage their benefits and answer their questions—because nobody understands the plans better.

EMPLOYER PARTICIPATION

PARTICIPATION IN THE PLANS

To participate in either of the plans, employers should first enter into a *participation agreement* with the board of trustees. Under the *participation agreement*, all participating employers are required to follow the terms of the respective plan *trust agreement* and *plan text*. Plan contribution rates are determined by the *collective agreements* negotiated between the USW and either forest industry employer associations or directly with individual participating employers.

COMPANY NUMBER

All participating employers are assigned a six-digit company number, in the format XXXX-XX. This number is unique to you and should be used in all correspondence with the Plan Office to enable expedient service.

Owner-operators who also have employees are assigned two company numbers. The first four digits are the same, but the -00 extension is reserved for employees and the -55 extension is reserved for the owner-operator.

EMPLOYER RESOURCES

CONTRIBUTIONS DEPARTMENT

The contributions department at the Plan Office is there to help all participating employers. The Plan Office is open from 8 a.m. to 4:30 p.m. Monday to Friday. Specific employer enquires can be directed to contributions@iwafibp.ca.

PLAN OFFICE WEBSITE

Visit the Plan Office website at www.iwafibp.ca to download pension and LTD related forms, guides and booklets, read *annual reports* and *newsletters*, and sign up for webinars and presentations.

PENSION PLAN BOOKLET

The *pension plan booklet* provides a summary of all pension plan rules, including plan eligibility, contributions, pension and break in service options, death benefits and beneficiary information.

LTD PLAN BOOKLET

The *LTD plan booklet* provides a summary of the LTD benefits and rehabilitation services members are eligible for should they become disabled. The booklet also contains instructions on how and when to apply for LTD benefits, as well as other information members need to know before applying for LTD benefits.

PLAN TEXTS

Full plan details can be found in the official pension and LTD *plan texts*, which are available for review at the Plan Office. If there are any inconsistencies between this *booklet* and the *plan texts*, the *plan texts* will always govern.

NOTIFYING THE PLAN OFFICE

As the key contact with the Plan Office, you must notify us as soon as possible if:

- You move or hire an outside party to prepare your reports.
- Your company's name changes, or your company is sold to or amalgamates with another company. If your USW operations move from one company to another, you must immediately let us know.
- Your membership in a forest industry organization ceases or changes.
- You change your *collective agreement*. When you reach a new *collective agreement* or sign a *memorandum of agreement* that concerns the pension or LTD plan, we require a copy of the *agreement*.
- Your company temporarily shuts down. If you expect the shutdown to be temporary, simply submit *nil reports* for each pay period during the shutdown. However, if you anticipate the shutdown to continue for some time, contact the Plan Office and we will temporarily pause your *billing statements*. You are still obligated to contact the Plan Office if you resume operations in the future, regardless of the length of time your company is closed.
- Your company shuts down permanently. In this case, you must close your account with the union local before closing your account with the Plan Office. We require notification in writing for all permanent shutdowns, and all contributions must be paid in full before your account can be closed.
- Your company goes into receivership or files for bankruptcy. Your employees may be eligible for credits in the pension plan beyond the last hours your company paid for.
- Your employees vote to decertify from the USW. If this happens, your company's participation in the pension and LTD plan will end. Your employees' pension entitlement will be reduced as a result of decertification, and they will no longer be covered by the LTD plan unless they are currently receiving disability income from the LTD plan. You cannot decertify retroactively.
- The ownership of your company changes. If you sell a portion of your business to someone else, that person may be considered an owner-operator.

EMPLOYEE MEMBERSHIP

PENSION PLAN MEMBERSHIP

All employees working in a bargaining unit position for a participating employer of the pension plan (as defined by the employer's *collective agreement* with the USW) are considered eligible employees of the IWA–Forest Industry Pension Plan. These eligible employees are also referred to as members. Membership begins upon the first hour of work, and is open to full time, casual, part-time and probationary employees, and summer students.

Contractors who do not fall under the Canada Revenue Agency's definition of independent contractor are also considered eligible employees.

Members break their service with the pension plan when they:

- Transfer to a management position, or
- Perform non-bargaining unit work more than 25% of the time (for owner-operators).

LTD PLAN MEMBERSHIP

Employees working in a bargaining unit position for a participating employer of the LTD plan (as defined by the employer's *collective agreement* with the USW) are eligible for membership in the IWA–Forest Industry LTD Plan. Unlike the pension plan, membership in the LTD plan begins only after the completion of 30 working days in a 90 day period, or 30 working days within three calendar months following the first day of employment.

If, in the past 18 months prior to beginning employment with your company, an employee was previously employed and covered by the LTD plan, then they will be considered an eligible employee upon their first hour of work.

Casual and part-time employees as defined by the USW *collective agreement*, and probationary employees as defined by the IWA–Forest Industry LTD Plan text are not eligible for membership in the LTD plan.

Members and employers cease contributing to the LTD plan once a member reaches age 59 and six months, and membership in the LTD plan typically terminates when a member reaches age 60.

PENSION AND LTD PLAN OWNER OPERATORS

If you are both the owner and operator of your forestry business, you are an eligible employee if you:

- Incorporate a company to carry on your business,
- Own at least 10% of the voting shares of your company,
- Enter into a *collective agreement* with the USW and a participation agreement with the plan, and
- Work in a job with your company that is considered bargaining unit work for at least 75% of the time.

FUNDED AND UNFUNDED HOURS

To earn credited service in the pension plan and remain covered by the LTD plan, members and employers are required to pay contributions; although they may be exempt in certain circumstances. For more information, refer to the tables on pages five to eight, or download the *contributory hours reporting guide* from the Plan Office website.

PENSION AND LTD PLAN FUNDED HOURS

Also called eligible hours, funded hours are hours for which both members and employers pay contributions. They include:

WORKING AND TRAINING HOURS TABLE

FUNDED HOURS	CONSIDERATIONS
Overtime hours	Reported and contributed as straight hours.
Apprenticeship & training	Hours for which members receive payment for training are reported and subject to member and employer contributions.
Alternate or compressed work schedule	Typically, all hours for which members receive pay are to be reported, but follow instructions in each member's <i>letter of understanding</i> with the USW.
On call	Paid on call hours are reported and subject to member and employer contributions.
Forest fires	Hours members spend fighting forest fires that are the employer's responsibility are considered working hours and must be reported and subject to member and employer contributions.
Crummy time	Travel time for crew drivers are reported and subject to member and employer contributions.
Union business	The union reports and pays contributions on all hours members spend working on union business. Members must also pay contributions for this time.
Fallers, buckers & graveyard shifts	When a member works a six-and-a-half hour shift but is paid for a full eight hour shift, eight hours are reported and subject to member and employer contributions. If a member works less than six-and-a-half hours, then report actual hours worked multiplied by 1.23.
Gradual return to work	When a member follows a gradual return to work plan, all working hours are considered funded hours and are subject to member and employer contributions.

LEAVE HOURS TABLE

Optional: Under certain circumstances, members who are unable to work will remain covered by the pension and/or LTD plans, provided they and their employer continue contributing to the plans. The decision to receive coverage and/or credited service while on leave rests with the member. If the member decides to contribute while on leave, so too must their employer. Members must also submit applicable forms in order to receive coverage and/or credit. These forms are available for download from the Plan Office website at www.iwafibp.ca/employer-forms. Please refer to the *Employment Standards Act of BC* for guidelines on unpaid leave of absences.

FUNDED HOURS	CONTRIBUTIONS
Grievance	A member who has been awarded compensation for a period of time as a result of the settlement or arbitration of a grievance shall be deemed to have worked at the rate of 40 hours per week or in such other manner as is consistent with the settlement or arbitration of the grievance. If a member wishes to remain covered by the LTD plan, and/or to receive credited service from the pension plan, the member and their employer must report and pay the respective contributions for the duration of the member's leave.
Pregnancy leave	If a member wishes to remain covered by the LTD plan, and/or to receive credited service from the pension plan, the member and their employer must report and pay the respective contributions for the duration of the member's leave. Contributions will be calculated based on a 40 hour work week, unless the member was regularly scheduled to work less than 32 hours per week in the 12 month period prior to the commencement of the pregnancy leave—in which case contributions will be calculated on the number of hours the member was regularly scheduled to work during the preceding 12 months.
Parental leave	If a member wishes to remain covered by the LTD plan, and/or to receive credited service from the pension plan, the member and their employer must report and pay the respective contributions for the duration of the member's leave. Contributions will be calculated based on a 40 hour work week, unless the member was regularly scheduled to work less than 32 hours per week in the 12 month period prior to the start of the pregnancy leave—in which case contributions will be calculated on the number of hours the member was regularly scheduled to work during the preceding 12 months.

Compassionate care leave	Members can take unpaid leave to support family members facing a serious medical condition (a significant risk of death within 26 weeks). If a member wishes to remain covered by the LTD plan, and/or to receive credited service from the pension plan, the member and their employer must report and pay the respective contributions for the duration of the member's leave. Contributions are calculated on a 40 hour work week.
Family responsibility leave	Members are entitled to up to five days of unpaid leave every year to meet responsibilities related to the care or health of any immediate family members or children in the member's care. If a member wishes to remain covered by the LTD plan, and/or to receive credited service from the pension plan, the member and their employer must report and pay the respective contributions for the duration of the member's leave.
Bereavement leave	Members are entitled to up to three days of unpaid leave upon the death of an immediate family member. If a member wishes to remain covered by the LTD plan, and/or to receive credited service from the pension plan, the member and their employer must report and pay the respective contributions for the duration of the member's leave.
Jury duty	Members who are required to attend court as juror are considered to be on unpaid leave for the duration of the jury duty. If a member wishes to remain covered by the LTD plan, and/or to receive credited service from the pension plan, the member and their employer must report and pay the respective contributions for the duration of the member's leave.

FAMILY DEFINITIONS

IMMEDIATE FAMILY

The spouse, common-law spouse, child, step-child, parent, step-parent, guardian, sibling, grandchild or grandparent of a member; and any person who lives with the member as a member of the member's family.

FAMILY MEMBER

In relation to the member:

- An member's immediate family member
- A member's step-sibling, aunt, uncle, niece, nephew, or current or former foster parent, ward or guardian
- The spouse of a member's sibling or step-sibling, child or step-child, grandparent, grandchild, aunt or uncle, niece or nephew, current or former foster child or guardian

In relation to a member's spouse:

- The spouse's parent or step-parent, sibling or step-sibling, child, grandparent, grandchild, aunt, uncle, niece, nephew, or current or former foster parent or ward, and
- An individual with a serious medical condition who considers the member to be or who the member considers to be like a close relative regardless of whether or not they are related by blood, adoption, marriage or common-law partnership.

PENSION PLAN UNFUNDED HOURS

Members may still be eligible for pension credits even when they do not work. These pension credits are called unfunded hours because no contributions are made by the participating employer or member. Members with less than 1,500 funded hours in a calendar year may be eligible to receive unfunded credits. To ensure that members receive all entitled credits, report the start and end dates of any periods a member is not working for one of the reasons listed below:

UNFUNDED HOURS TABLE

UNFUNDED HOURS	UNFUNDED CREDITS
Layoff	Full-time members are eligible for up to five weeks (200 hours) of layoff credits each calendar year, when the layoff is due to weather or market conditions. Only complete weeks (five consecutive working days within seven calendar days) are counted.
Sick leave	Members who are receiving short-term (weekly indemnity) benefits are eligible for a credit of eight hours per day.
WorkSafe BC, rehabilitation allowance & income continuity	Members receiving WorkSafe BC wage loss benefits, rehabilitation allowances or income continuity payments are eligible for a credit of six hours per day.
ICBC Wage Loss	Members receiving ICBC wage loss, or similar benefits from another province, are eligible for a credit of six hours per day.
Vacation in excess of five weeks	Members with more than five weeks of paid vacation in a calendar year are eligible for 40 hours of credit for each week after the fifth week.

Note: You do not have to report time for statutory holidays, floater days and bonus hours.

WORKING AFTER RETIREMENT

Members may return to work after retiring from the pension plan. Whether or not they continue to receive a pension from the plan, remain covered by the LTD plan, or contribute to either plan depends upon their age, the number of hours they work per week, and which plan their employer participates in. Refer to the table below for further details.

WORKING AFTER RETIREMENT TABLE

	PENSION	LTD
≤ 19 HOURS PER WEEK	Retired members can receive a pension from the plan while continuing to work in the forest industry, provided they work 19 hours or less per week. These members and their employers must continue contributing to the pension plan. These members will receive their contributions back as a refund.	Retired members working less than 19 hours per week are not eligible for LTD coverage, so they do not contribute to the LTD plan.
> 19 HOURS PER WEEK	If a retired member works for a participating employer for more than 19 hours per week, their pension will be suspended. They will continue to pay contributions for hours worked and earn credited service.	Contributing members remain covered by the LTD plan until (normally) age 60. Employer and member contributions* are required for all hours worked, as long as the employee remains eligible.
AGE THRESHOLD	Members over the age of 71 who continue to work for a participating employer will no longer receive pension credits. In accordance with CRA rules members and employers will continue to pay contributions for hours worked, but members will receive their contributions back as a refund. Their contributions are also tax deductible. Employer contributions will remain in the plan. EXCEPTION: If, as an owner operator, you continue working after age 71, you do not have to pay member contributions. You are still required to make employer contributions.	*LTD contributions are not required once a member reaches age 59 and six months. Typically, LTD coverage ends at age 60. At this time, an eligible member may be entitled to pension benefits, provided their employer participates in the pension plan.

CONTRIBUTING TO THE PLANS

MEMBER AND EMPLOYER CONTRIBUTIONS

Participating employers must report and pay contributions on all funded hours according to their *collective agreements* with the USW. Employers must also report (but not pay contributions) on all unfunded hours.

Employers also remit contributions on behalf of their employees, and **all** contributions are to be held in trust for eligible members.

CONTRIBUTION RATES

Pension and LTD contribution rates are negotiated according to your *USW collective agreement*. Please refer to your *USW collective agreement* for the contribution rates applicable to you.

PAYMENT METHOD

Payment can be made via electronic transfer (EFT) or cheque. Please contact the Plan Office for banking information.

REPORTING SCHEDULE

Participating employers must submit contributions to the Plan Office at least once every 31 days. In line with provincial legislation, contributions are due 30 days after your pay period end date. All employers must also submit a *contribution report* every pay period, even when there are no hours to report (i.e. nil reports). Members do not receive credited service in the pension plan until contributions are paid.

Within the above guidelines, employers have the flexibility to choose their preferred payment schedule. We recommend choosing a schedule that matches your payroll, as aligning our records eliminates timing discrepancies and facilitates clear communication. The most popular choices are:

- By calendar month (e.g. January 1st to January 31st)
- Every four weeks (e.g. January 1st to January 28th)
- Every two weeks (e.g. January 1st to January 14th and January 15th to January 28th)
 - › Submit either one report every two weeks, or two reports together, once every four weeks

Let us know what payment schedule you would like to follow and we will send you *contribution reports* to match your schedule. Payment schedules can be changed at any time—simply contact the Plan Office.

CONTRIBUTION REPORT

Be sure to complete every section of your *contribution report* and review any pre-populated information (including employee names and work statuses, and the report start and end dates). It is essential that you complete and remit your contributions and reports accurately and on time, as members' credited service and pension in retirement depend upon the reported information. Even if you have no hours to report in a pay period, you must still file a *nil report*.

MEMBER STATUS CHANGES

The *contribution report* includes a section on the work status of all employees. Report the start and end dates for members with the following work statuses:

- Management transfer: when an employee moves from a USW bargaining unit position to a salaried position
- Permanent involuntary job loss: when an employee is terminated due to downsizing, job elimination, technological change or permanent closure
- Terminated: When an employee resigns, is fired, is laid off, or whose seniority has expired and does not return to your company
- Parental, maternity or compassionate care leave
- Long-term or short-term disability, or is in receipt of WorkSafe BC wage-loss benefits
- Retired
- Casual
- Work stoppage due to labour dispute
- Vacation over five weeks
- Deceased

SUBMITTING REPORTS

Contributions reports can be sent to the Plan Office via email, e-Submit or mail. Emailed reports must be secured and password protected. Contact the Plan Office for file specifications and to get started using e-Submit.

CORRECTING ERRORS

Any adjustments to a member's hours for a past pay period must be reported separately. Do not add or subtract any hours from your current *billing statement*, but instead let us know how many hours are being adjusted, which member is affected and for which period, so we can make the appropriate changes to the correct reporting period.

FRACTIONAL HOURS

Report all hours, including fractional hours, to up to two decimal places. For example, if a member works 8.75 hours per day and works 17 days in one month, report 148.75 hours. Do not round.

NEW EMPLOYEES

Add the name of any new employees to the bottom of your *contribution report*, and fill in their funded and unfunded hours. **IMPORTANT:** Along with your *contribution report*, please also ensure that you fully complete and submit an *enrolment form* for any and all new employees (see page 13).

LATE CONTRIBUTIONS AND PENALTY ASSESSMENT

Participating employers that are more than 30 days behind in their contributions will become non-conforming employers as per Article 23 of the *pension plan text*. If your contributions to the LTD plan are more than 90 days overdue and a member becomes disabled before those contributions have been paid, the plan authorizes you to pay a penalty assessment representing the actual cost or capitalized cost paid by the LTD plan to the member for the duration of their disability.

INTEREST CHARGES

Interest is charged on all overdue amounts, and is calculated daily and compounded monthly at the rate of 1.5 X the prime rate at HSBC. The rate is updated on the first business day of each calendar quarter.

NOTIFYING MEMBERS

The Plan Office is legally required to notify members of potential, significant or lengthy impacts to their benefits. To fulfil this obligation, the Plan Office notifies the local union when an employer is in arrears. This practice allows the union to advise and consult their members for whom full contributions have not been remitted, and therefore, for whom full credited service would not have been earned.

DIRECTION TO PAY

The Plan Office is authorized to direct payments intended for a non-conforming employer directly into the plans' accounts. This direction to pay is limited to any outstanding contributions owed by the non-conforming employer and can be issued to any vendor/contractor with outstanding payments owing to the non-conforming employer.

LEGAL ACTION

The Plan Office may initiate legal action against a participating employer whose account is in arrears. The participating employer will be notified before such action begins. Employers may be responsible for reimbursing the Plan Office for any legal fees, in addition to all outstanding amounts.

MEMBER FORMS AND APPLICATIONS

DOWNLOAD AND REQUEST FORMS

All forms, applications and guides can be downloaded from the Plan Office website iwafibp.ca/employer-forms. You can also request to have them mailed to you.

ENROLMENT FORM

All participating employers must complete and submit an *enrolment form* for every new eligible employee. This form is vital as it gives the Plan Office essential information about each new member, including their birth date, hire date, and current address. If we do not receive an *enrolment form* for an employee, we cannot verify their membership in either of the plans.

CHANGE OF ADDRESS FORM

It's important that the Plan Office always has the current address of all members; otherwise members will not receive important plan correspondence, including *annual statements*, *T4As* or *break in service packages*.

If an member moves or changes their mailing address, they or their employer must complete and return (by secure email, mail or fax) a *change of address form* to the Plan Office.

PENSION FORMS

PRE-RETIREMENT DESIGNATION OF BENEFICIARY

Members of the pension plan can designate a beneficiary to receive a benefit from the pension plan following their death. To do so, they must complete a *pre-retirement designation of beneficiary form*. Make sure all new members, and those wishing to change their designated beneficiary, complete one of these forms as soon as possible. Completed forms can be faxed or mailed to the Plan Office.

APPLICATION FOR PENSION BENEFITS

When an member wishes to retire and collect a pension from the plan, they must complete and return to the Plan Office an *application for pension benefits*. As the participating employer, you must complete the employer section of the *application*. Note that the member's intention to commence receipt of pension benefits does not constitute a termination of employment.

PENSION T4s

Contributions to the IWA–Forest Industry Pension Plan must be reflected on your employees' *T4 statements*. This includes:

REGISTRATION NUMBER

In Box 50, enter the IWA–Forest Industry Pension Plan's registration number: 0373332.

PENSION ADJUSTMENT

In Box 52, enter the employee's pension adjustment. Canada Revenue Agency uses the pension adjustment to calculate an individual's RRSP contribution limit for the following year. It can be calculated by multiplying the number of funded hours worked by an employee in a calendar year by the factor provided to you by the Plan Office.

This factor represents the portion of each hourly contribution that funds service in the plan. As the factor varies each year according to the funding level of the pension plan, the Plan Office will notify all employers of the factor at year-end.

REGISTERED PENSION PLAN CONTRIBUTION

In Box 20, enter the employee's total registered pension plan contributions. Employees use this figure for an income tax deduction. Calculate this amount by multiplying your employees hourly contribution rate by the number of funded hours they worked in the calendar year.

AUDITS

If an employee's credited service was adjusted due to an audit, then this adjustment must be shown on their *T4* for the year in which the audit was paid for or credited back to the company.

LTD FORMS

APPLICATION FOR LTD BENEFITS

Members receiving short-term disability benefits from a weekly indemnity carrier will receive an *application package for long-term disability benefits* from the Plan Office during the 21st week of their disability. Members receiving WorkSafe BC wage loss, rehabilitation and/or income continuity benefits must contact the Plan Office to request an *LTD application package*.

Included in the *application package* is a form to be completed by the member's participating employer. Contact the Plan Office for help completing this form.

AUDITS

The Plan Office has a fiduciary duty to ensure members are receiving the credits they are entitled to, and to establish compliance with all plan rules. To this end, we periodically audit all participating employers. Our initial “goodwill” audit will typically take place within the first two years of becoming a participating employer. The purpose of the initial audit is to ensure the employer understands the reporting rules of the plans, and to pre-emptively uncover any misunderstandings. Follow-up audits are typically done within the next five years to ensure compliance.

ACCESS TO RECORDS

When your company is selected for an audit, you will be informed by mail or email. Our field auditors will require documentation which includes but is not limited to: *time sheets*, *T4s* and the *payroll register*. One of our field auditors will contact you to arrange a convenient time to examine your payroll records.

Any participating employer that signs a pension or LTD plan *participation agreement*, or is a member of an employer organization which is a party to the pension or LTD *trust agreement*, thereby agrees to provide the Plan Office with access to payroll records to confirm they are satisfying contribution requirements.

UNDER AND OVER PAYMENTS

Once the audit has been completed in the field, the results are analyzed by the Plan Office. You will receive a full breakdown of any discrepancies.

If an audit reveals an overpayment of contributions, credits will be applied to your company’s account.

If an audit reveals an underpayment of contributions, participating employers will be given 30 days to pay the full amount owing or dispute the results. Any company that is unable to pay the full amount owing must submit a payment proposal. The proposal must be submitted as soon as possible after receiving the audit results.



HOW TO CONTACT US

Plan Office

General inquiries

2100-3777 Kingsway

Burnaby BC V5H 3Z7

T 604.433.6310

TF 1.800.663.4384

F 604.433.0518

IWAFIBP.CA

Pension inquiries

T 604.433.5862

TF 1.800.913.0022

pension@iwafibp.ca

LTD and Rehabilitation inquiries

T 604.433.6310

TF 1.800.663.4384

ltdrehab@iwafibp.ca

Employer and contributions inquiries

contributions@iwafibp.ca

Service feedback

Questions or comments about the service you received from the Plan Office? Send your feedback to service@iwafibp.ca or visit iwafibp.ca/service.