



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

UNDERSTANDING YOUR LTD PLAN

ABOUT YOUR LONG-TERM DISABILITY PLAN

Established decades ago to support Canadian forest industry workers and their families, your IWA-Forest Industry Long Term Disability (LTD) Plan is there to protect you in the event of a long-term illness or injury. The LTD plan provides monthly income benefits, extended health & dental coverage and rehabilitation services to eligible members who are unable to work due to a long-term illness or injury. Eligible members receive benefits after being disabled for at least 26 weeks.



ENROLMENT

Your enrolment in the IWA–Forest Industry LTD Plan starts in accordance with your collective agreement and after the completion of either 30 working days in a 90-day period, or 30 working days within three calendar months following your date of entering employment with a participating employer.

If you previously contributed to the LTD plan no more than 18 months before starting your current position, then your enrolment in the plan begins with your first hour worked.

ELIGIBILITY

Your IWA–Forest Industry LTD Plan is there to protect you if you become ill or disabled and are unable to work for the long-term. You will be eligible for long-term disability benefits if:

- You are disabled as defined under the terms of the plan,
- You have been unable to work at your normal occupation for at least the past 26 weeks due to an illness or injury,
- You were working or on layoff coverage on the date you first became disabled or you and your employer have both continued LTD contributions during a leave of absence,
- You have received at least 26 weeks of any combination of short-term disability benefits from your employer sponsored disability plan or wage-loss benefits from a WorkSafe BC or other provincial WCB claim*,
- You are under the regular care of a medical practitioner, and
- You are under age 65 (claims after age 59 have a maximum length of one year).

AGE ELIGIBILITY

LTD benefits normally end at age 60, however, if you are between 59 and 65 years of age on your LTD eligibility date, LTD benefits may be paid for a maximum of one year per claim. LTD benefits will terminate no later than the month in which you turn 65.

*Contact the Plan Office if you have been disabled for 26 weeks but have not qualified for short-term or wage-loss benefits, as you may still be eligible for LTD benefits.

MEDICAL AND DENTAL COVERAGE

As long as you live in Canada, your family's extended health and dental care coverage will be paid for by the LTD plan. Refer to Pacific Blue Cross for full details regarding coverage and eligibility.

PENSION CREDITS

If you and your employer also participate in the IWA–Forest Industry Pension Plan, while you are receiving LTD plan benefits, you will also earn credited service in the pension plan at a rate of 125 hours per month—1,500 credited service hours per year.

MONTHLY INCOME

Eligible members will receive a maximum gross monthly payment of \$2,500. If you are unable to work, you may receive additional income from WorkSafe BC or another provincial WCB, the Canada Pension Plan or a third-party settlement. Your monthly LTD plan payment will be reduced by the amount of any additional income you receive that is associated with your current disabling condition(s) for your LTD claim. Your LTD plan payments are also subject to Canadian income tax deductions.

REHABILITATION SERVICES

A reliable monthly income is just one of the benefits provided by the LTD plan. Emphasis is also placed on rehabilitation—getting you safely back to work.

Rehabilitation counsellors located throughout BC provide rehabilitation counselling and case management services to members who can reasonably expect to be re-employed following a period of rehabilitation. Your rehabilitation counsellor is there to support your recovery and promote an early and safe return to work.

Your rehabilitation counsellor can work with you and your employer, union local and health representatives to come up with a recovery and return to work plan.

If needed, your counsellor can also help you explore a modified or alternate job with your current employer, or help you train and develop skills for a new job .

COVERAGE

If you wish to be covered by the LTD plan while on maternity, parental, compassionate care, or other leave as per the *Employment Standards Act*, you and your employer must continue to contribute to the plan during your leave.

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 educates members. Our members depend on us to manage their benefits and answer their questions—because nobody understands the plans better.

EVERGREEN

Evergreen Rehabilitation Management Society (Evergreen) is a society that provides early rehabilitation services to members during the short-term disability period, through contracts with industry health and welfare plans and other participating employers. As the rehabilitation counsellors are the same for Evergreen and the LTD plan, there is a continuous provision of rehabilitation assistance for those members who transition from a short-term disability claim to the LTD plan.

RESOURCES & RESPONSIBILITIES

As a plan member, it's up to you to keep the Plan Office updated. Be sure to notify us if you move or change your name. If you have any questions about your plan, or would like guidance on completing any forms, please contact the Plan Office and we will be happy to help you. The Plan Office is open from 8 a.m. to 4:30 p.m. Monday to Friday, or you can visit the Plan Office website.



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](http://iwafibp.ca)

LTD and Rehabilitation inquiries

T 604.433.6310
TF 1.800.663.4384
ltdrehab@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.

STATUTORY DISCLOSURE: As required by the *Insurer Exemption Regulation*, please be advised that the IWA–Forest Industry LTD Plan is exempt from the *Financial Institutions Act* (the “act”) and the plan benefits are not insured by an insurance company under the act.

Last revised December 9, 2020.