

## 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 claim to the long-term disability 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](mailto:ltdrehab@iwafibp.ca)

### Service feedback

Questions or comments about the service you received from the Plan Office? Send your feedback to [service@iwafibp.ca](mailto:service@iwafibp.ca) or visit [iwafibp.ca/service](http://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.

March-2019



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 and 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 and continue to receive benefits until they are no longer disabled, return to work or reach age 60.



## ENROLMENT

Your enrolment in the IWA–Forest Industry Long-Term Disability 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 Long-Term Disability (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 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,
- 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 claim\*, and
- You are under the regular care of a medical practitioner.

\*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 and medical services plan (MSP) premiums will be paid for by the LTD plan. Refer to Pacific Blue Cross for LTD plan coverage details and note that MSP premiums will be discontinued on January 1, 2020.

## 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 \$2,300. If you are unable to work, you may receive additional income from WorkSafe BC, 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 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.

You'll work closely with your rehabilitation counsellor, employer, union local and health representatives to come up with a recovery and return to work plan.

If needed, your counsellor will also help you explore a modified or alternate job with your current employer, or help you train and develop skills for a new job if you are no longer able to work in the forest industry. If you are unable to ever return to work due to a severe and prolonged disability, your rehabilitation counsellor can provide information and support for your adjustment and access to benefits.

## COVERAGE

If you wish to be covered by the LTD plan while on maternity, parental, compassionate care, family, bereavement or jury duty leave, you and your employer must continue to contribute to the plan during your leave.