

BENEFITS OF FILM+

IATSE 891 | 60+ HEALTH PLAN



**Proudly introducing IATSE 891's
new health plan for members 60+**

Protecting your health and wallet – as you call wrap on your career

Your new 60+ health plan

Benefits of Film+ is run by Local 891 members for Local 891 members. We care about our long-service members and are proud to offer lifelong benefits.

It's no secret: as we age, our healthcare costs go up. That can be a tough financial burden for anyone – especially in a freelance industry like ours.

Our new *Benefits of Film+* for members aged 60 and over improves on the current retiree benefits plan and is designed to help you keep more of your hard-earned money in your pocket. Here's how it works:

1. It costs you nothing to join, there are no monthly payments and no deductibles!

You just need to have at least 20,000 IATSE 891 hours and remain a member of the local.

2. You'll get comprehensive health and dental benefits much like those available to active members, including coverage for your spouse and dependent children.
3. Unlike the active plan, your coverage in the 60+ plan is tied directly to how many hours you've worked over your career. The more hours worked, the higher your coverage level.

IATSE 891 hours	Plan pays (% of covered costs)	Lifetime maximum payout for medical and vision claims
20,000-29,999	30%	\$25,000
30,000-39,999	40%	\$30,000
40,000-49,999	50%	\$35,000
50,000-59,999	60%	\$40,000
60,000+	70%	\$45,000

4. If you are under age 65 when you switch to the 60+ plan, and you maintain active union member status, you keep the basic life insurance you currently qualify for under IATSE's active health plan (\$25,000 - \$100,000 depending on your work history). This is paid up to age 65 in addition to the \$5,000 death benefit provided under the 60+ plan.

"IATSE 891 hours" = hours worked since March 1, 1993, plus 140 hours for each month of IATSE 891 membership before that. This is calculated when you first join the 60+ plan and doesn't change if you work more hours after that. Self-payments don't contribute to hours.

You can check your hours by calling 1-800-218-7018 or going to www.jdbenefits.com. To login, you'll need the following information:

- Plan sponsor: **iatse891**
- Identification number: this is your IATSE Local 891 union number. This is also your Great-West Life ID number.

LIFETIME MAXIMUM FOR MEDICAL AND VISION

Current retiree plan: \$25,000 per person

Benefits of Film+: \$25,000 – \$45,000 per person

The coverage you need

We've tried to keep the 60+ plan as close as possible to the active plan. You'll continue to have the same coverage as an active member covered under the hour bank for everything listed below, but the percent paid by the plan will depend on your hours. This coverage would be virtually impossible to buy on your own – especially at the higher levels.

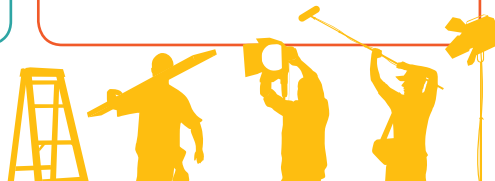
Of course, there are some things in the active plan that we can't cover under the 60+ plan, either because they could quickly bankrupt the plan, or don't make sense for members who are retired or cutting back on their hours. These are listed below.

What's covered under *Benefits of Film+*

- Best Doctors
- Death benefit (\$5,000)
- Dental (basic, denture, major)
- Drugs
- Employee and Family Assistance
- Hearing aids and vision care
- Medical services and supplies
- Paramedical services, including acupuncture, chiropractor, massage therapy, naturopathy, physiotherapy, podiatry, psychology, speech therapy, kinesiology, osteopathy
- Rehabilitation – drugs and alcohol

What's not covered under *Benefits of Film +*

- Accident insurance
- BC Medical Services Plan
- Critical illness insurance
- Disability insurance
- Life insurance – except any basic life insurance you qualify for under the active plan to age 65
- Orthodontics
- Travel medical insurance



How do I enrol?

When you turn 60, you'll get a notification that you have the option to join the 60+ plan when your hour bank runs out. You'll also get a statement showing your hours worked and coverage level – and an opt-in form.

You will get another notification at least one month before your hour bank runs out.

Opt-in forms are also available at www.jdbenefits.com or www.iatse.com/benefitsoffilm.



For full details on what's covered and what's not, check your *Benefits of Film+* booklet available online at www.iatse.com/benefitsoffilm or from your IATSE Local 891 office.

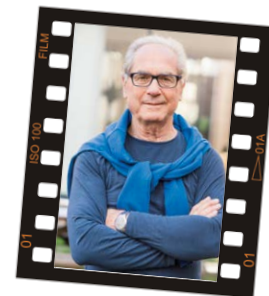


What happens if I work enough hours to be covered under the active plan?

You can move back and forth between the active plan and the 60+ plan with no limits, but once you transfer to *Benefits of Film+*, your additional hours will not change your level of coverage under the 60+ plan.

Here's an example:

John, an experienced gaffer, is 62 and has decided to retire and live full time at his place on Salt Spring Island. He enrolls in the 60+ plan at the 50% level because he has 49,000 hours on set. A year after his retirement, John gets a call from a director of photography who begs him to come out of retirement and work with him on a large feature film. John agrees, pays his quarterly active dues and becomes an active member again. In his first two months of work, John works more than 280 hours and is re-enrolled in the current active plan. When the movie wraps, John stays on the active plan until his hour bank dips below 140 hours. He then re-enrolls in the 60+ plan. Even though John worked over 1,200 hours on the movie, he remains at the 50% level that was set when he first entered the 60+ plan.



Benefits of Film+ is managed by a Board of Trustees elected by members of IATSE Local 891.

Questions?

This brochure provides an introduction to *Benefits of Film+*. For more information, contact:

- J&D Benefits, our plan administrator – 905-477-7088 or toll-free 1-800-218-7018; benefitsoffilm@jdbenefits.com
- IATSE Local 891 office – 604-664-8914; benefitsoffilm@iatse.com

You can also visit the plan's website www.iatse.com/benefitsoffilm.

20,000-29,999

30,000-39,999

40,000-49,999

50,000-59,999

60,000+



KIM joins the 60+ plan with 20,000 hours. The plan pays 30% of the cost of her vision claims up to \$400 every 24 months; she pays the remainder. The 60+ plan will pay a total lifetime maximum of \$25,000 for all her vision and medical claims.



SCOTT joins the 60+ plan with 45,000 hours. The plan pays 50% of the cost of his physiotherapy claims up to \$700 a year; he pays the remainder. The 60+ plan will pay a total lifetime maximum of \$35,000 for all his medical and vision claims.



LEE joins the 60+ plan with 60,000 hours. The plan pays 70% of the cost of his major dental claims (more than the active plan at 60%) up to \$1,000 a year; he pays the remainder. Dental claims don't count towards his \$45,000 lifetime maximum for medical and vision claims.