



## Dear Plan Members



Your benefits plan is built on more than coverage — it's built on care, clarity, and connection.

This month, we're celebrating progress across the Trust — from new ways to connect online to meaningful updates that support your wellbeing, security, and peace of mind.

Each story in this edition reflects one goal: helping you live and work well, wherever you are.



### In this newsletter you will find:

Expert health support, new digital tools, expanded 60+ coverage, and more.  
Keep reading!



## A Message from the Trustees

### WELCOMING THE NEW YEAR TOGETHER

As we begin a new year, the trustees would like to take a moment to thank you for being part of the Benefits of Film community. We know that behind every benefit is a real person, a family, and a working life shaped by the realities of this industry.

This year, our focus remains on listening more closely, communicating more clearly, and continuing to strengthen the plan in ways that truly support you. Many of the updates you'll see in this issue reflect that commitment — from improving clarity around benefits to creating more opportunities for your voice to be heard.

We're grateful for the trust you place in us, and we remain committed to managing the plan carefully, thoughtfully, and always in the best interests of the membership.

We wish you a healthy, steady, and supported year ahead.

— The Trustees, *IATSE Local 891 Health & Welfare Plan*



## Canada Life Mobile App

### DID YOU KNOW YOUR BENEFITS CAN LIVE ON YOUR PHONE?

Canada Life offers a mobile app called My Canada Life at Work that lets you manage most of your *Benefits of Film* coverage anytime, anywhere.

It's designed to make everyday benefit tasks quicker, simpler, and easier to keep track of.

### GETTING STARTED IS EASY

- Download **My Canada Life at Work** from the [Apple App Store](#) or [Google Play](#)
- Log in using your Canada Life credentials
- If you're not registered yet, you can sign up online first, then use the app

### NO MORE GUESSING WHERE YOUR CLAIM IS

Once a claim is submitted, you can follow its progress—from received to processed to paid. The app also sends notifications when there's an update, so you're not left wondering when reimbursement is coming.

### SNAP IT, SUBMIT IT, DONE

Submitting claims doesn't have to mean forms and paperwork. With the app, you can upload a photo of your receipt and submit most health and dental claims in just a few steps.

### KNOW WHAT'S COVERED BEFORE YOU BOOK

The app lets you view your coverage details and, where applicable, remaining balances for services such as paramedical and vision care, along with other extended health benefits. It's a helpful way to plan appointments with confidence.

## YOUR BENEFITS CARD— ALWAYS HANDY

Your Canada Life benefits card is available digitally in the app and can be saved to Apple Wallet or Google Wallet, making it easy to access at pharmacies and clinics.

## LOOK UP ELIGIBLE PRACTITIONERS

Need to find an eligible practitioner or confirm provider eligibility?

You can do this securely in the app using the same login as My Canada Life at Work online.

## WHY WE'RE SHARING THIS

Many members aren't aware of how much they can manage digitally.

This app is one more way to reduce paperwork, save time, and make it easier to use the benefits you already have.



# Disability Benefits Update

## PROTECTING INCOME, SIMPLIFYING THE PROCESS

Effective 1 January 2026, we're making updates to disability benefits to improve clarity, consistency, and ensure members continue to receive strong income support during periods of disability.

### WHAT THIS MEANS FOR YOU

- If you become disabled and are eligible, you can apply for Short-Term Disability (STD).
- If your disability is work-related, you must apply for Workers' Compensation (WCB) first.
- STD provides income for up to 52 weeks, if required, followed by Long-Term Disability (LTD) for up to 5 years, if you meet the plan requirements.

### STD AND EMPLOYMENT INSURANCE (EI)

When you are on disability, your disability plan is considered the primary payer for your benefits.

Employment Insurance (EI) Sickness Benefits are secondary.



You cannot receive EI and Short-Term Disability (STD) benefits at the same time. If you collect EI while receiving STD, you will be required to repay the EI benefits.

### COORDINATION WITH WCB AND CPP

- If a disability is work-related, WCB may pay during that period.
- Members must apply to WCB first for work-related disabilities.
- To help avoid delays, members may also choose to submit a Short-Term Disability (STD) claim to Canada Life at the same time.
- If WCB ends and you remain eligible, STD payments may begin or continue, subject to eligibility.
- CPP and WCB are included in how STD benefits are coordinated as a claim progresses.



## WHAT HAPPENS AFTER YOUR SHORT-TERM DISABILITY BENEFITS END?

STD is payable for up to 52 weeks, provided you continue to meet the definition of disability. The LTD waiting period is 52 weeks and begins when the STD benefit period ends.

If LTD is being considered, Canada Life will contact you directly if additional information is required.

No action is needed unless you are contacted.

## A NOTE ON TIMING AND COORDINATION

Disability benefits may need to be coordinated with other sources, such as WCB or CPP. Going forward, this coordination will be handled as the claim progresses, helping create a clearer and more predictable experience for members.

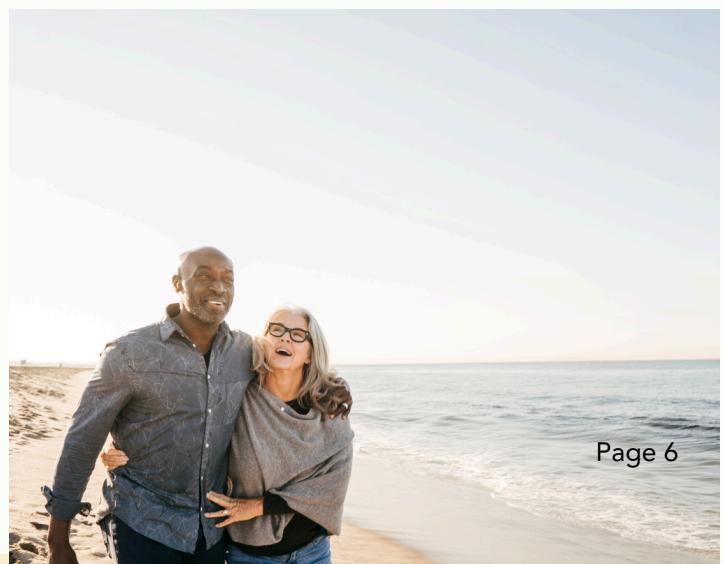
# Update to Life Waiver of Premium and Life Insurance

## ALIGNED WITH DISABILITY COVERAGE

We're updating how the life insurance waiver of premium works to better align with disability definitions and timelines, creating a clearer and more consistent process for members.

## WHAT'S CHANGING

- The life waiver is part of the life insurance benefit and is tied directly to disability definitions and timelines.
- The waiver waiting period is 52 weeks.
- The life waiver begins when LTD is approved.
- Where eligible, the life waiver may continue beyond LTD, up to age 65, provided you remain disabled.



## WHAT THIS MEANS FOR MEMBERS

- If you move from STD to LTD, the life waiver will be applied automatically, where eligible.
- Members who are not eligible for STD but have been disabled for a six-month period must contact the plan administrator at AGA, who will provide the required waiver forms.

## Looking Ahead: Life Insurance

### EXPLORING ADDED FLEXIBILITY

We're reviewing our life insurance options with a focus on added flexibility and broader coverage.

More details will be shared as this work continues.



## Trustee Update

### CHANGES TO THE BOARD OF TRUSTEES

As part of the Trust's regular governance process, we'd like to share an update regarding trusteeship.

After completing his term, Mark Aviss has stepped down as a trustee. We sincerely thank Mark for his time, commitment, and valuable contributions during his service to the Trust.

We're also pleased to welcome Nicholas Simon, who joined the Trust as a trustee effective **1 January 2026**. Nicholas brings valuable experience and perspective, and we look forward to his contribution.

We're grateful to all trustees — past and present — for the care and responsibility they bring to overseeing the plan in the best interests of the membership.

# Your Voice Matters

## LISTENING, LEARNING, AND CHECKING IN WITH MEMBERS

Thank you to everyone who took the time to share their feedback in our recent member survey.

Responses were reviewed by the trustees in aggregate and will help inform future decisions. We plan to make member surveys a regular part of how we listen and check in with members, giving you ongoing opportunities to share your experiences and priorities.

Your voice matters.

