BENEFITS OF FILM

IATSE 891 | ACTIVE HEALTH PLAN

A pocket guide to your health plan and coverage

Oct 16, 2026

DISCLAIMER

This guide provides a description of the benefits available under *Benefits of Film*, the IATSE 891 Active Health Plan, as of August 01, 2025. We've made every effort to offer an accurate and up-to-date description.

However, if there are any differences between this guide and the legal documents that govern Benefits of Film, the legal documents will rule.

Possession of this booklet does not confer or establish any contractual entitlements. All entitlements and responsibilities pertaining to the benefits specified under the group policy will be governed exclusively by the terms and conditions stipulated within said policy(ies).

The Trust retains the right to modify or suspend any coverages, including those for retirees, outlined in the group policy, and to terminate the entire policy at any time concerning active participants (including those absent due to disability) as well as retired participants post-retirement.

Furthermore, the Trust reserves the right to adjust the eligibility criteria for the coverages, including those for retirees, specified in the group policy, at any time regarding active participants (including those absent due to disability) as well as retired employees post-retirement.

For inquiries regarding the contents of this booklet or for further clarification on the benefits, participants are encouraged to reach out to the Trust's administrator, AGA Benefits Solutions at 1-800-218-7018 or email: benefitsoffilm@aga.ca.

BENEFITS OF FILM OVERVIEW

Here's a snapshot of how your plan works.

PERSONAL PROTECTION

Accident insurance | Basic life insurance | Critical illness insurance | Disability benefits

HEALTH AND WELLNESS

Extended health | Dental | Vision care | Teladoc | Consult+
Employee & Family Assistance Plan | Rehabilitation – Drugs & alcohol | Travel medical

HEALTHCARE SPENDING ACCOUNT (HCSA)

$500 deposited on July 1, if you had over 1,680 IATSE Local 891 hours reported in the previous calendar year.
This money is available to spend on eligible CRA medical and dental expenses not covered under the plan or your provincial health plan.

OPTIONAL INSURANCE

Additional optional life insurance for you and your spouse is available at preferred group rates.

WHO GETS WHAT COVERAGE

Covered under the hour bank?
You get all the benefits mentioned above.

Making full self-payments?
You get all benefits mentioned above, except disability benefits.

In good standing but not covered under hour bank or making self-payments?
You get the Employee and Family Assistance Plan, Consult+, life insurance and rehabilitation for drugs and alcohol.

Suspended?
You get Employee and Family Assistance Plan and rehabilitation for drugs and alcohol.

You must be a Canadian resident for most coverages and you must be covered under the Provincial Health Plan to qualify for extended health benefits.

Accidental insurance (under age 70)

- Accidental death - $100,000 in addition to life insurance benefit
- Accidental loss, injury or serious illness - benefit amount based on schedule (Serious Illness benefit terminates at age 65)

Basic life insurance

- $25,000 to $100,000 depending on hours worked and your age
- **If you're under age 65** your benefit level is set at the beginning of each plan year (July 1) based on the number of hours worked during the current year and the previous five calendar years.
- **If you're 65 or older** you qualify for $50,000 in life insurance if you are covered on the hour bank.

Coverage condition	Hours reported	Life Insurance Coverage
1	280 hours in the current calendar year, or any of the previous three calendar years	$100,000
2	If you don't meet condition 1, but you earned 280 hours four calendar years ago	$75,000
3	If you don't meet condition 1 or 2, but you earned 280 hours 5 calendar years ago	$50,000
4	If you haven't earned 280 hours in any of the last five calendar years	$25,000

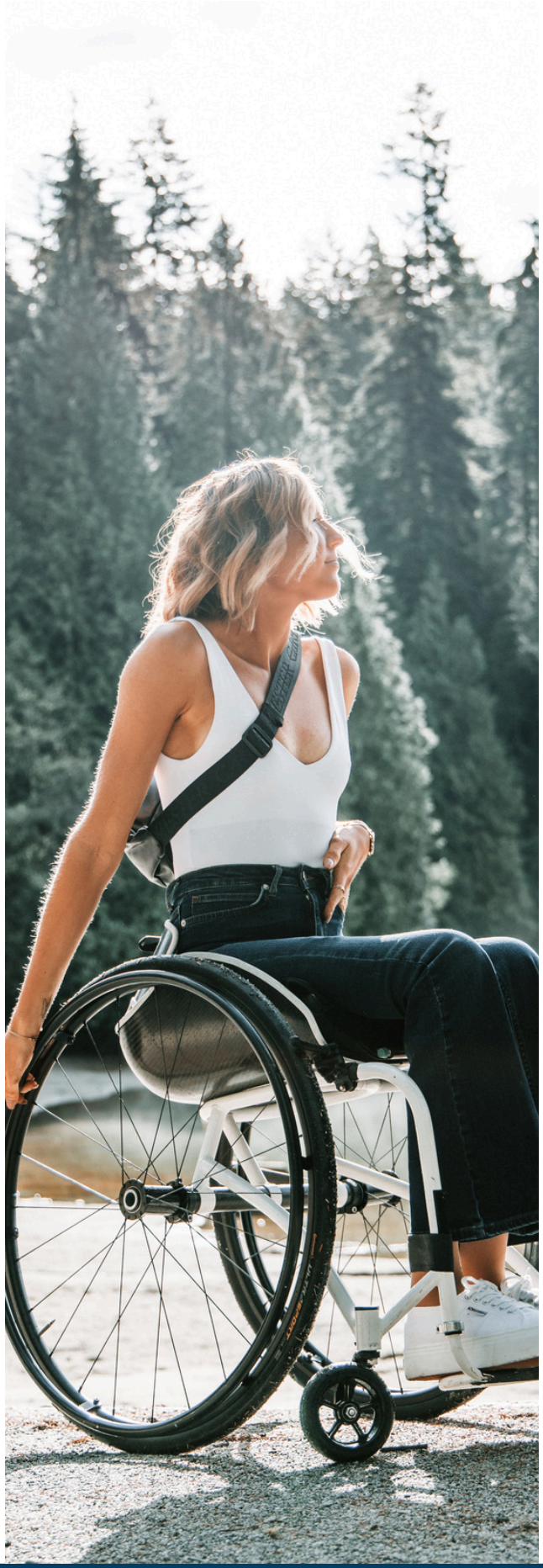
Critical illness insurance (under age 70)

- $25,000 for covered critical conditions (please refer to the booklet for details)

Disability benefits

For members disabled on or after November 1, 2024,

- $729 per week for up to 52 weeks for STD, and an additional 5 years, with a monthly maximum of $3,200, if you qualify for LTD
- From the first day of injury/hospitalization/surgery or 8th day of illness



Optional Life Insurance

If you currently have Optional Life Insurance coverage, it provides additional life insurance coverage for yourself and your spouse.

- Existing coverage may continue up to a maximum of $500,000, subject to the terms of the plan and approval previously provided by Canada Life.
- If you're under age 65 and your basic group life insurance coverage has been reduced because you haven't met the minimum hours earned in prior calendar years, you may have been eligible to recover lost coverage without a medical exam.
- If you're between ages 65 and 69 and covered by the hour bank, you and your spouse may continue Optional Life Insurance coverage in units ranging from $5,000 to a maximum of $500,000. A medical exam may have been required.
- Coverage ends when you turn age 70. Your spouse's coverage ends when either you or your spouse turns age 70, whichever occurs first.
- If your Optional Life Insurance coverage ends before age 65, you or your spouse may be able to convert the coverage to an individual policy within 31 days without providing proof of good health.

Important update: As of April 1, 2026, Optional Life Insurance is closed to new enrolments and increases in coverage. Members looking for new or additional life insurance coverage may apply through the Freedom to Choose™ program offered by Canada Life.

Freedom to Choose

Additional optional insurance coverage is available through Canada Life. Freedom to Choose is separate from the core *Benefits of Film* plan and is not funded by employer contributions. If you choose to enrol, you are responsible for paying the premiums directly to Canada Life.

Through Freedom to Choose, eligible members may apply for additional:

- Life insurance
- Critical illness insurance
- Accident insurance

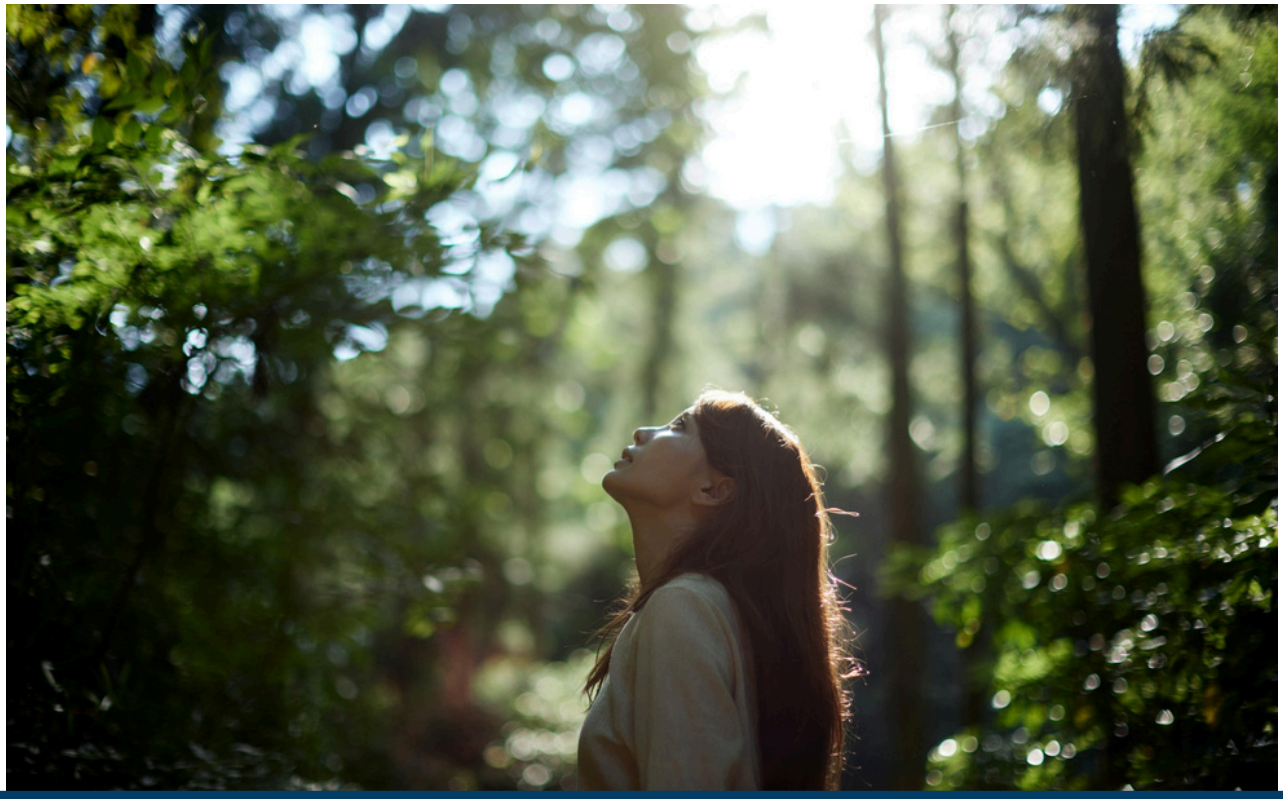
Coverage amounts, eligibility requirements, and approval are determined by Canada Life.

Coverage may also be available for your spouse and/or dependants, depending on the product selected.

If approved, coverage remains in place as long as premiums continue to be paid and may continue even if you are no longer covered under *Benefits of Film*.

To learn more or apply for coverage, sign in to:
My Canada Life at Work

Note: Freedom to Choose™ is administered entirely by Canada Life and is not part of the core *Benefits of Film* plan.



Health & Wellness

Your plan covers a broad range of expenses to help keep you and your family healthy and well. Check your *Benefits of Film* booklet for details on limits and exclusions, including Reasonable and Customary limits.

EXTENDED HEALTH	
Deductible	$0
Prescription drugs (drug card)	• 100% of drugs on BC Fair PharmaCare drug list • 80% of drugs on the Canada Life Managed Formulary • Medical cannabis through Canada Life, $2,500 annual max
Fertility Drug Coverage	Lifetime maximum of $10,000, please refer to your booklet for details
Hearing aids	$2,000 per person/5 years
Medical services Ambulance Private duty nursing Chronic care Hospital - private room	• Chronic care up to $25/day • Reasonable and Customary maximums will apply
Medical supplies Diabetic Oxygen-related Prosthetic mobility Speech aids Vaccines...and more	Check your booklet for a comprehensive list, including limits
Family planning	Lifetime maximum of $25,000, check your booklet for a comprehensive list of benefits
Gender Affirmation	Lifetime maximum of $25,000, check your booklet for a comprehensive list of benefits
Orthotics and orthopedic shoes ***"Must be customized"***	• $500 per adult/year • $300 per child under age 20, per year

EXTENDED HEALTH	
Paramedical Acupuncturist Chiropractor Kinesiologist Massage Therapist Naturopath Osteopath Physiotherapist Occupational therapist Podiatrist Speech therapist	$700 per person/per calendar year, per specialty Note: • Osteopath excludes diagnostic x-rays • Podiatrist includes surgery, but excludes diagnostic x-rays • Physio and occupational therapy (paired for a combined limit of $700/calendar year)
Smoking Cessation Products	$1,500 per calendar year
Counsellor (certified or clinical) **Psychologist** **Social Worker** **Psychotherapists** (Registered psychotherapist Licensed psychotherapist Psychotherapist Counselling psychotherapist Psychoeducator) **Counsellors** (Licensed counsellor Canadian certified counsellor Certified clinical counsellor Registered counsellor Registered professional counsellor Registered clinical counsellor Registered therapeutic counsellor Licensed counsellor Clinical counsellor Clinical therapist Certified counsellor Counselling therapist Mental health therapist Marriage and family therapist Psychoanalyst Sexologist)	$5000 combined max, per person/calendar year

VISION	
Eye exam	One per person/24 months
Glasses **Contacts** **Laser eye surgery**	$600 per person/24 months
DENTAL	
Deductible	$0
Basic preventive	85%
Basic restorative	85%
Major restorative	60%
Dentures	85%
Orthodontic treatment	60% to lifetime maximum of $3,000

Note: You can find a provider near you who is able to submit claims directly to Canada Life. Check www.mycanadalifeatwork.com.

Teladoc

- Verify a diagnosis and confirm the best treatment options
- Find the best doctors/specialists

Employee and Family Assistance Program

- Confidential, short-term counselling and work/life services to help with personal, family, work-related issues
- Up to 10 sessions per issue

Travel

- Emergency travel assistance
- Medical referral
- Out-of-country emergency medical

Rehabilitation - drugs & alcohol

- 70% of cost of rehabilitation program, up to $20,000 per person, per lifetime

Consult+

Access licensed healthcare professionals 24/7 via your smartphone, tablet, or computer. Get medical advice, prescriptions, referrals, and more—anytime, anywhere.

Healthcare spending account (HCSA)

As a member of the *Benefits of Film* Active Health Plan, an allocation may be made annually on **July 1st** to your **HCSA**, determined by the number of hours worked in the **previous year**.

Both the **allocation amount** and **eligibility criteria** are reviewed and confirmed each year by the trustees.

You can spend it on eligible CRA medical and dental expenses not covered under the plan or your provincial health plan. Just remember to use it - because it must be used within two years!

You can use your HCSA to cover any health-related expenses that you could claim for you or your dependents on your tax return.

Submit expenses dated July 1 - June 30 of your current plan year to Canada Life before September 29th of that same year and ask to apply the expense against your HCSA dollars.

Note: how much is deposited to your HCSA each year depends on the plan's financial health.

How your hour bank works

For each hour you work under an IATSE 891 contract, your employer contributes to the plan. At the end of every pay period, your employer reports your hours and sends a payment. An hour is added to your hour bank for every hour's worth of contribution made to the plan by your employer.

You are responsible for making sure your hours are reported accurately. Hours are posted to your hour bank in the following month. You can check your hour bank by logging into your account at www.benefitsoffilm.com or by calling AGA Benefit Solutions or the IATSE Local 891 office.

It "costs" you 140 hours each month to keep your benefits coverage and you can bank up to 1,680 hours (140 hours x 12 months). This allows you to keep you and your family covered for up to 12 months, even if you have no hours coming in.

If you have more than 1,680 hours at any point, the surplus is not added to your hour bank. It does, however, count towards the healthcare spending account; and the 60+ plan.

Did you know? You can "bank" up to 1,680 hours to cover you when you're not working, or working less. If you work more than the 140 hours required for coverage each month, any additional hours remain in your bank up to the bank maximum.

Self-payment (Top up)

If your hour bank falls below 140 hours and you're paying active member union dues, you can "top up" your hour bank to keep your benefits coverage. At least one month before your coverage ends, you receive a "shortage notice" by email (or by Canada Post, if we don't have an email address on file) relaying the number of hours you need, in order to top up your hour bank and the associated cost. You can also check your records and pay the top up by contacting AGA Benefit Solutions directly or logging on to the member portal through www.benefitsoffilm.com.

Life Events

Please contact AGA Benefit Solutions (forms can be found at www.benefitsoffilm.com in the following scenarios:

- Birth or adoption
- Death of a spouse or child
- Disability/Critical Illness (contact IATSE Local 891 immediately to access disability benefits, if applicable)
- Divorce or separation
- Gain/loss of coverage under a spouse's plan
- Marriage or new common-law spouse
- Maternity/parental leave
- Retirement or turning 60

Note: *A new spouse or child is not covered under the plan unless you enrol them.*

How to make a claim

When you join the plan, register online with www.mycanadalifeatwork.com. Check the Info Centre for Benefit Cards and save your Pay Direct Drug Card to your device or wallet. You'll need to show the card to the pharmacy when you buy prescription drugs.

You can submit most other claims online and have claim payments deposited directly to your bank account within 24 to 48 hours. Download the My Canada Life at Work mobile app or go to www.mycanadalifeatwork.com and enter your username and password. To register for the first time, you'll need your Union ID number and plan number (58197).

Need a paper form? You can download forms for paper claims from www.mycanadalifeatwork.com or www.benefitsoffilm.com. Forms are also available at the IATSE Local 891 office.

Who to contact

Provider	Role	Contact Us	Contact Info
AGA Benefit Solutions Inc.	Plan administrator	Hour bank balance & self-payment Personal record updates Buying optional life insurance Reviewing claims decisions by Canada Life Tax receipts	1-800-218-7018 benefitsoffilm@aga.ca
Canada Life	Pays health, vision, and dental claims Plan No. 58197	Health, dental and vision claims Online access to claims and coverage Direct deposit for health, dental and vision claims	1-855-729-1839 www.mycanadalifeatwork.com
IATSE Local 891	Health Benefits Representative	Membership status Eligibility for retiree benefits Claim appeals Drug & Alcohol rehab reimbursement	604-664-8914 benefitsoffilm@iatse.com
Teladoc	Provides guidance and second opinion on health issues Plan No. 164620	Verify a diagnosis and confirm best treatment options Getting a second opinion	1-877-419-BEST (2378)
FSEAP	Employee and Family Assistance Program	Provides confidential counselling services	1-800-667-0993
Canada Life	Manages disability claims Plan No. 58199	Disability claims	1-888-292-4111 vancouver.dmso@canadalife.com

Provider	Role	Contact Us	Contact Info
Allstate	Manages critical illness claims Plan No. 255.0027	Critical illness claims	1-844-436-1105 infocentre@allstatevoluntary.ca
Travel Medical Emergency	Plan No. 58197	If you have a medical emergency outside of Canada	From Canada or the U.S.: 1-855-222-4051 (toll free) All other countries: 1-204-946-2577 (collect)