## USW-COASTAL FOREST INDUSTRY HEALTH & WELFARE PLAN SUMMARY OF BENEFITS

See Plan booklet for a more complete description of the benefits

USW-Coastal Forest Industry Health & Welfare Plan		
Effective January 1, 2023		
Life Insurance - Insured by BC Life & Casualty Co. ("BC Life")		
- Groups not listed below.	\$120,000	
- Local 1-1937	March 1, 2020 - \$150,000	
- Interfor Corp Skeena Sawmills	April 1, 2020 - \$150,000	
- some Local 2009 as negotiated	June 1, 2020 - \$150,000 August 1, 2020 - \$150,000	
Accidental Death & Dismemberment	As above	
Insurance "Principal Sum"		
Insured by the British Columbia Life and Casualty Company ("BC Life")		
Weekly Indemnity	The El Maximum Weekly Benefit	
Self-insured by the Trust*, paid by BC Life	in effect at the time of disability, plus \$100	
January 1, 2023	\$650 EI + \$100 = \$750	
, ,, _====	26-week maximum	
OR		
Amounts specified in the collective agreement between your employer and USW, which may include a 52-week Weekly Indemnity maximum.		
*Benefits self-insured by the Trust are not insured by an insurance company regulated under the Financial Institutions Act (British Columbia). The Trust is exempt from the requirements of the Financial Institutions Act (British Columbia).		

OTHER BENEFITS not part of Coastal H&W Plan For information, see the brochures given to you by your employer, or see the contact information in the "FURTHER INFORMATION" section of this Plan's booklet.		
Long Term Disability	The Long-Term Disability Plan may provide you with monthly income if you are still disabled beyond the short-term period.	
Dental Plan	The Dental Plan assists you in paying for many dental costs for you and your dependents.	
Extended Health Care	The Extended Health Care Plan assists you in paying for many medical costs for you and your dependents that are not covered by Basic Medical.	
Basic Medical	The Medical Services Plan of British Columbia (MSP-BC) covers medical, surgical and hospital care.	