

TEAMSTERS LOCAL UNION NO. 155 HEALTH BENEFITS PLAN

SUMMARY OF BENEFITS – JANUARY 1, 2026

This summary provides an outline of current benefits. The Plan booklet contains more complete descriptions.

You may obtain more information from the Union, or by contacting the Plan office at:

Address: 501 – 4445 Lougheed Hwy, Burnaby, BC V5C 0E4 **Phone:** 1-855-832-6155 **Fax:** 604-433-8894

Email: teamsters155@convyta.com

Web: <https://www.te155benefits.ca/>

Benefits are available to members in good standing of Teamsters Local Union No. 155.

PRODUCER CONTRIBUTIONS	Producers contribute a percentage of gross earnings (8% for Episodic and MoW productions, 8.5% for Features, and 6% for Supplemental productions) along with a flat daily contribution. Producers also report hours worked to the Plan Office, which are used to determine eligibility for coverage.
COVERAGE STARTS	Once employers have reported a total of 200 hours for you within up to 10 consecutive calendar months, your coverage will begin on the first day of the following month. Exception: To recognize time worked on permit before joining the Union, the Trustees grant 300 hours toward eligibility. Coverage will begin on the first day of the month after the Union notifies the Plan Office of your membership. Enrolment: Coverage for dependents is not automatic and requires completion of an enrolment form.
HOUR BANK	Each month, the hours you work are credited to your hour bank once reported by your employer. For each month of coverage, 100 hours are deducted from your hour bank to pay for coverage. Excess hours may be accumulated in your hour bank, up to a maximum of 1,200 hours (equivalent to 12 months of coverage), to help maintain coverage during periods of reduced work or unemployment. Hours are applied on a two-month lag basis. For example, hours worked in January are reported in February and applied toward March coverage.
SELF-PAYMENT	If your hour bank falls below 100 hours, the Plan Office will issue a Shortage Notice. To maintain continuous coverage, payment must be made by the deadline shown on the notice. Self-payments are billed at \$2.38 per hour to maintain full benefits. Effective March 1, 2026, the self-pay rate will increase to \$2.85 per hour (applicable to April 2026 coverage). Maximum Self-Pays: You may self-pay to continue coverage for up to twelve (12) full months, or up to eighteen (18) full months if you are on maternity or parental leave. Your self-pay count is reset to zero if your employer(s) report 40 hours in a single calendar month.
SUBSIDIZED RETIREMENT PLAN (SRP)	The Subsidized Retirement Plan (SRP) is available to long-serving Teamsters Local Union No. 155 members and retirees aged 55 and over who meet certain eligibility criteria and are no longer eligible for Active Plan benefits because they have no hours remaining in their hour bank and have exhausted the Active Plan self-pay options. Please contact the Plan Office for more information.
EXTENDED HEALTH CARE (EHC) <i>(Self-insured by the Plan, with high-cost claims pooled through Pacific Blue Cross)</i>	100% reimbursement: <ul style="list-style-type: none">• Vision care (products and services): \$400 per calendar year• Eye exams: Reasonable & Customary (R&C) 80% reimbursement (no overall limit): <ul style="list-style-type: none">• Prescription drugs (direct pay; subject to Low Cost Alternative/Generic pricing)• Other eligible expenses Additional benefits: <ul style="list-style-type: none">• Second Medical Opinion (contact Pacific Blue Cross)• Worldwide Emergency Medical Assistance (carry your card when travelling)

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DENTAL <i>(Self-insured by the Plan)</i>	Annual maximum: \$5,000 per person (Parts A & B combined) <ul style="list-style-type: none">Part A (Basic): 100% reimbursementPart B (Major – crowns, bridges, dentures): 60% reimbursement Orthodontia (Part C): \$5,000 lifetime maximum per person at 50% reimbursement
LIFE, AD&D and DEPENDENT LIFE INSURANCE <i>(Life and Dependent Life insured by Co-operators; AD&D insured by AIG)</i>	Member coverage: \$125,000 flat benefit <ul style="list-style-type: none">Reduced to \$20,000 beginning the month after age 65At age 70, AD&D ends and Life reduces to \$10,000 Dependent Life: <ul style="list-style-type: none">\$10,000 spouse; \$5,000 per child (\$2,500 for children under 15 days old)Dependent Life coverage requires enrolment Conversion: Coverage may be converted to an individual policy within 30 days of Plan termination. Disability: If you apply promptly after being disabled for 6 months, Life insurance coverage may continue to age 65. After age 65, coverage continues for life at \$5,000.
LONG TERM DISABILITY (LTD) <i>(Insured by Co-operators)</i>	Benefit: \$2,500 taxable monthly benefit Commencement: Benefits begin on the later of the 113th day of continuous disability or the expiry of EI sickness benefits. Offsets: Benefits are reduced by WorkSafeBC payments. Total disability income from “all sources” is capped at 85% of annual earnings in the most recent year. Duration: Benefits are payable to age 65, recovery, or death. Definition of disability: <ul style="list-style-type: none">First 2 years: unable to perform your own occupationAfter 2 years: unable to perform any occupation Coverage limit: LTD coverage continues for up to six (6) months after your last day worked, provided you remain actively covered under the Plan through your hour bank or self-payment. LTD coverage ends once active coverage ceases. Coverage may resume after 50 hours are worked in a calendar month.
OTHER BENEFITS	Employee and Family Assistance Plan (EFAP) A voluntary and confidential counselling and information service available to members in good standing of Teamsters Local Union No. 155 and their dependents. Call 1-800-667-0993, contact the Plan Office or the Local Union, or visit myfseap.ca/login (search Teamsters Local Union 155; password: 2bwell). Bereavement Leave In the event of the death of an immediate family member, bereavement leave of up to five (5) days is payable (at a specified rate) where you would otherwise have been working or available for work. This leave may be used to grieve, attend a funeral, or handle matters related to the death. This benefit is not available while self-paying. Residential Rehabilitation Benefit Coverage for residential rehabilitation treatment is available to members in good standing of Teamsters Local Union No. 155, up to a lifetime maximum of \$20,000 per member (last increase effective October 23, 2019). This lifetime maximum may be shared with the member's spouse. Please contact the Union or the Plan Office for details or to apply.

A FEW SUGGESTIONS TO HELP SPEED CLAIMS PROCESSING

- **Enroll all dependents** with the Plan Office. Claims for unenrolled dependents will be rejected and must be resubmitted after enrolment.
- **Keep your contact information up to date.** Advise the Plan Office of any mailing address changes at 1-855-832-6155 or teamsters155@convyta.com.
- **Submit claims online whenever possible** your Pacific Blue Cross (PBC) Member Profile using eClaims (pac.bluecross.ca or the mobile app). If an expense is not listed, you may be prompted to upload a completed claim form and receipts.
- **If online submission is not available or you are unsure, submit your claim manually** by mail to:
Pacific Blue Cros
PO Box 7000
Vancouver, BC V6B 4E1
- **Ensure receipts are itemized and include sufficient detail** to show the service provided and the amount paid.
- **Keep copies** of all receipts before submitting them in case follow-up is required.
- **Extended Health Care (EHC) claims must be submitted by June 30 of the year following the year the expense was incurred** (e.g. 2025 expenses by June 30, 2026). Submitting claims throughout the year helps avoid delays.

BC PharmaCare

BC PharmaCare provides prescription drug coverage under the Fair PharmaCare program, based on an **income-based annual deductible**. After the deductible is met, PharmaCare generally pays **70% of eligible costs** until the family maximum is reached, and **100% thereafter** for the remainder of the year. You must be registered to receive an income-based deductible. Contact the Plan Office or your Union for assistance.

Grandfathered Supplemental Health Care Account

The Plan no longer provides Supplemental Health Care payments through a Benefit Account and now operates on an hour bank basis. Members who had more than \$625 in their account at the time of the 2009 conversion retained the excess as a grandfathered balance.

This balance may be used to reimburse eligible medical expenses not paid by the Plan (including unpaid portions of Extended Health or Dental claims or amounts over annual limits) and Extended Health and Dental premiums, including self-pay or Subsidized Retirement Plan (SRP) premiums. Reimbursement is not automatic and requires application to the Plan Office with receipts or an Explanation of Benefits (EOB).

DISABLED?

EI If you contribute to Employment Insurance, you may be eligible for up to 26 weeks of EI sickness benefits. Contact Service Canada or your Union for more information.

LTD If you are disabled for more than 26 weeks while covered for full benefits, you should apply for Long Term Disability (LTD). You should also apply for a Waiver of Premium, which may allow your Life and AD&D insurance to continue while you are disabled without further premium payments.
To avoid delays, contact the Plan Office or your Local Union before the 26-week period ends. If your LTD claim is approved, or if you are in receipt of EI sickness benefits, WorkSafeBC wage-loss benefits or vocational rehabilitation benefits, or CPP disability, the Plan will also extend Extended Health Care and Dental coverage, provided you remain a member in good standing of the Union.

CPP You may be eligible for a **CPP disability pension** after **four (4) months** of disability. Contact Service Canada at **1-800-277-9914** or visit www.servicecanada.gc.ca before the four-month period ends to determine eligibility and apply.

TRAVELLING?

Emergency Medical Travel Assistance: In the event of a medical emergency while travelling anywhere in the world, call the appropriate Medi-Assist Emergency Access number listed on the back of your Worldwide Emergency Medical Assistance card. Be prepared to provide your Pacific Blue Cross Extended Health Benefits ID card and policy number for identification.

RECENT CHANGES TO THE PLAN

INCREASE TO SELF-PAY RATE

- Members who are self-paying on the Active Plan are currently charged only 35% of the actual cost of benefits. The Trustees have determined that self-pay members should contribute 50% of the actual cost of benefits to ensure sustainability. As a result, rates will increase in two phases over a 12-month period as follows:

Effective Date	Coverage Month	Previous Rate (per hour)	New Rate (per hour)
September 1, 2025	October 2025	\$1.90	\$2.38
March 1, 2026	April 2026	\$2.38	\$2.85

MODIFICATION TO LTD ELIMINATION PERIOD

- Effective October 1, 2023 Members who are eligible for Employment Insurance must exhaust EI sickness benefits before commencement of LTD benefits. Effective October 1, 2023 LTD benefits will start on the later of: the 113th day of continuous/consecutive disability, or expiration of EI sickness benefits.

INCREASE TO SELF-PAY RATE

- Members who are self-paying on the Active Plan are currently charged only 31% of the actual cost of benefits. It is the Trustees' intent to have self-pay members pay 50% of the actual costs. As such, the Active Plan self-pay rate is being increased over a three-year period as required to reach this target. The second increase will be effective September 1, 2022 when rates will increase from \$1.40 to \$1.90 per hour.

INCREASE TO SELF-PAY RATE

- Members who are self-paying on the Active Plan are currently charged only 30% of the actual cost of benefits. It is the Trustees' intent to have self-pay members pay 50% of the actual costs. As such, the Active Plan self-pay rate will be increasing over a three-year period as required to reach this target. The first increase will be effective September 1, 2021 when rates will increase from \$1.11 to \$1.40 per hour.

VARIOUS PLAN ENHANCEMENTS

- Effective January 1, 2021, in the event of death of an immediate family member, bereavement leave will be payable for up to 5 days (at a specified rate) where you would have otherwise been working or available for work.
- Effective March 30, 2021, coverage for vaccines has been added (for example: flu, hepatitis, shingles, travel).
- Effective July 20, 2021, long serving members who are age 55 and over and who meet eligibility criteria will have the option to continue coverage for EHC and Dental benefits once coverage under the Active Plan terminates.

VARIOUS PLAN ENHANCEMENTS

- Effective January 1, 2020, The combined annual maximum for basic and major services is increased from \$3,000 to \$5,000 per person
- Effective April 1, 2020:
 - Life and AD&D Insurance increased to \$125,000 for members under age 65
 - Coverage added for Second Medical Opinion services

VARIOUS PLAN ENHANCEMENTS

- Effective January 1, 2020, The annual maximum is increased from \$750 to \$1,000 per person per type of practitioner (massage therapist, physiotherapist, etc.)
- Effective October 23, 2019:
 - The residential rehabilitation lifetime maximum increased to \$20,000
 - Coverage for lens implants is included within the vision care benefit, subject to the current limit
 - The annual limit is removed for erectile dysfunction prescribed drugs

DENTAL PLAN ENHANCEMENTS – DECEMBER 1, 2018

- Coverage added for dental implants under Major Services, subject to the dental fee guide and the Plan's existing combined annual maximum for Basic and Major Services of \$3,000 per person
- Coverage added for white composite fillings, subject to the dental fee guide and the Plan's existing combined annual maximum for Basic and Major Services of \$3,000 per person

VARIOUS PLAN ENHANCEMENTS – JULY 1, 2017

- Life and AD&D Insurance increased to \$100,000 for members under age 65
- The monthly LTD benefit increased to \$2,500 per month
- Residential Rehabilitation lifetime maximum increased to \$10,000
- The reimbursement percentage for Dental Basic Services increased to 100%
- The \$100 annual deductible for EHC was removed
- The reimbursement percentage for Vision Care increased to 100%
 - Maximum benefit for Vision Care products increased to \$400 per calendar year
 - The benefit can now be applied to laser eye surgery (in addition to glasses and contact lenses)
 - Eye exams are now covered as a separate benefit – once per calendar year up to reasonable and customary limits
- Paramedical Practitioners annual maximum increased to \$750 per person, per type of practitioner
- Coverage was added for prescribed contraceptives
- Hearing aids are now covered for adults as well as dependent children; 100% reimbursed to a maximum of \$1,000 per ear every 60 months
- Continuous glucose monitors are covered up to the reasonable and customary limit for members meeting eligibility criteria