



WELCOME TO

Wellness Wire



Dear Plan Members



Your benefits plan includes more than coverage—it includes care, clarity, and peace of mind. This month, we're spotlighting two services that could make a meaningful difference in your life or someone you love: **Teladoc's expert medical support** and **Canada Life's online estate tools**. Whether you're facing a health decision or planning for the future, these benefits are here to support you every step of the way.



In this newsletter you will find:

Expert health support, estate planning tools, peace of mind, and more. Keep reading!



TELADOC

MEET ONE OF OUR ADVISORS— A HEALTHCARE POLICY SPECIALIST

One of our advisors, a professional in the health policy space, recently shared how Teladoc helped her family during a medical crisis. Though she is not a plan member, her story highlights the real impact this service can have.

"If members knew how much Teladoc could do for them, I think it would be one of the most-used benefits," she told us.

A FAMILY MEMBER'S CANCER JOURNEY

When her family member received a cancer diagnosis, she used Teladoc's Expert Medical Opinion service to confirm the treatment plan. The second opinion brought clarity and peace of mind.

Later, when a heart complication arose, Teladoc helped coordinate a response across multiple specialists.

"Knowing their team was working with our doctors eased so much stress."



WHY THIS MATTERS

With over 50,000 specialists in their global network, Teladoc ensures you're not alone in your health decisions. It's not just about second opinions—it's about feeling confident at every stage of care.

WHY USE TELADOC?

- Expert Medical Opinion – Confirm your treatment plan
- Mental Health Navigator – Fast access to support
- Seamless Coordination – They handle the paperwork
- Accessible Anywhere – Phone or online, no waitlists

GET STARTED

Call 1-877-419-2378
Teladoc.ca/canadalife

CANADA LIFE ESTATE SERVICES

PLAN AHEAD, WITH CONFIDENCE

We know estate planning is one of those things we tend to put off—especially when life is already busy or emotionally full. But having a legal will and a plan in place can reduce stress, confusion, and conflict for your loved ones during difficult times.

Thanks to your benefits plan, you have discounted access to Canada Life's digital estate tools, including legal will creation, document storage, and support for estate settlement—all from the comfort of home.

WHY IT MATTERS

Without a will, important decisions—like who receives your assets, who cares for your children, and how your wishes are respected—could be left up to provincial laws. Planning ahead ensures that your voice is heard and your family is protected.

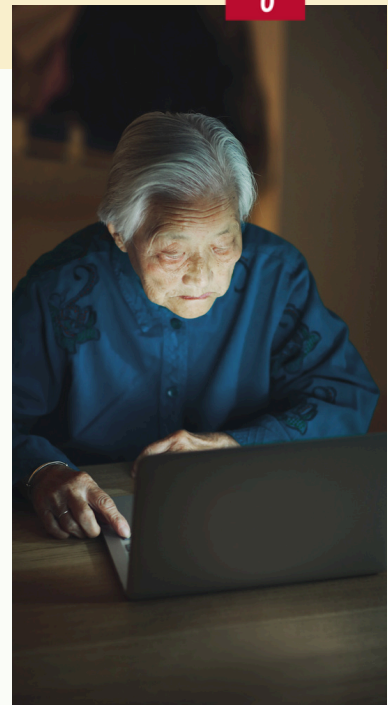
Estate planning is also about empowerment. With this service, you can complete a will in under an hour with clear, guided support—no legal jargon, no high fees, no pressure.

WHAT YOU GET

- Online Wills – Create a legal will in minutes with easy step-by-step guidance
- Estate Planning – Store your documents securely, name guardians, organize digital accounts
- Estate Settlement – Offer support to loved ones navigating paperwork and responsibilities
- Affordable and Accessible – Enjoy exclusive discounted rates through your plan

HOW TO GET STARTED

Visit: www.clearestate.com





SELF-PAY RATE CHANGING

KEEPING COVERAGE STRONG, TOGETHER.

Starting August 1, 2025, the self-pay rate for benefits coverage will increase to \$2.38 per hour.

HOW IS THE RATE CALCULATED?

The new rate has been carefully calculated by our actuary based on the projected costs for the next 12 months, with the previous year's experience taken into account as part of the overall assessment.

WHY THE CHANGE?

This adjustment helps us keep pace with rising plan costs and ensures we can continue offering the strong, reliable coverage you and your family depend on.

We appreciate your understanding and continued support.



EXPANDED MENTAL HEALTH ACCESS

BROADER CARE, BETTER ACCESS.

Mental health is essential—for you and your family. To strengthen your coverage, we've made two key updates.

WHAT'S CHANGED

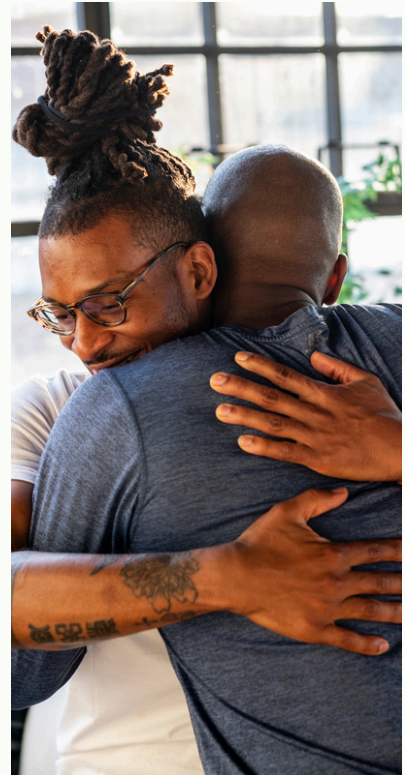
- Annual maximum increased from \$2,500 to \$5,000
- Expanded list of covered practitioners

These changes took effect April 1, 2025, and apply to both the Active and 60+ Plans.

WHAT THIS MEANS FOR YOU

More Flexibility – Get the care you need, when you need; whether for ongoing therapy, crisis support, or wellness check-ins.

No Action Required – The change is automatic. If you're eligible, the new coverage and practitioner list already apply.





A Little Boost for Your Health

\$500 HCSA FOR ELIGIBLE MEMBERS

We're pleased to confirm that the Health Care Spending Account (HCSA) amount for the plan year July 1, 2025 to June 30, 2026 benefit year will remain at \$500. If you worked more than 1,680 IATSE 891 hours in 2024, you'll automatically receive a \$500 deposit into your HCSA on July 1, 2025.

ELIGIBILITY AND HOURS REQUIREMENT

To receive the \$500 deposit, you must have worked more than 1,680 IATSE 891 hours in pay periods ending in 2024. If you're unsure of your total hours, please check your annual hour summary or contact the **Trust Office**.

HOW TO CHECK WHAT'S COVERED

Eligible expenses are defined by the Income Tax Act. You can review the full list on the **CRA's website**.



NEED MORE INFORMATION?

For a detailed guide on how the HCSA works—including how to make claims and track your balance—please refer to the full **HCSA brochure**.