



BENEFITS OF FILM

EMPLOYEE LIFE AND HEALTH TRUST

IATSE LOCAL 891

ANNUAL REPORT

2022



OUR MISSION

To promote health equity and well-being.

When we set out in 1992, our mission was to offer every member of the trust access to the best in health. Today, 31 years later, not much has changed, except our size.

What started off as a small trust supporting 1,000 members and their families, has now grown into a proud organisation with a little under 10,000 members and their beneficiaries.

Today, over two in every three union members, both working and retired, are able to access comprehensive health and wellness benefits, thanks to the plan.

In 2023, we are financially sound and able to support you and your family through challenging times.



**Over two in every three union members
enjoys comprehensive health and wellness
benefits.**

IN RETROSPECT

The last few years have taught us why trusts like ours are more important than ever before. First, with the pandemic, and then with the dispute between WGA-SAG and our common employers, the industry has gone through turbulent times.

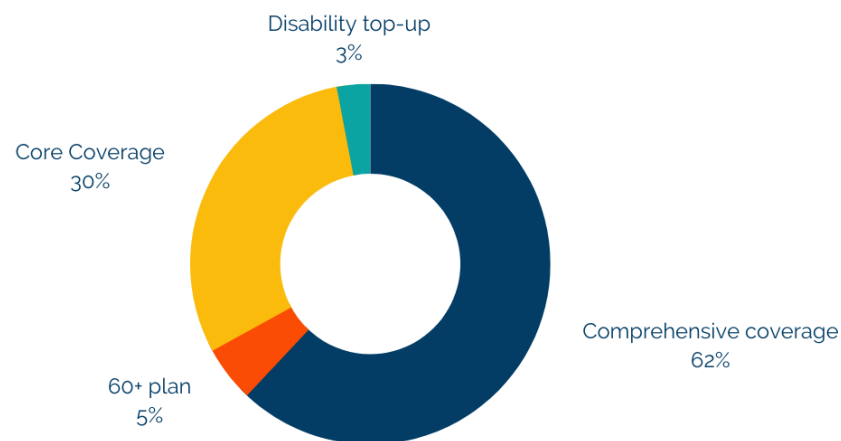
While we are thrilled with the resolution for WGA members and SAG-AFTRA members, our mission is to ensure that you are able to access your benefits, no matter the conditions.

We understand that for many of you, maintaining coverage has been a challenge. That is why, in 2023, we took a number of steps to make health coverage more accessible for you and your family.



IMPACT

In 2022 the Employee Life and Health Trust covered around 9,941 members in a variety of ways.



- 6,119 members are entitled to the most comprehensive health and dental benefits, owing to their hour bank credits.
- 3,010 members are covered under the core coverage plan, 108 out of whom were retired union members.
- 537 members, both retired and semi-retired, enjoy benefits of the 60+ plan. The 60+ plan is funded by the contributions remitted for the hours worked by our 60+ members over the last three decades.
- 275 members receive top-up credits in their hour bank, owing to disability.

\$225 M

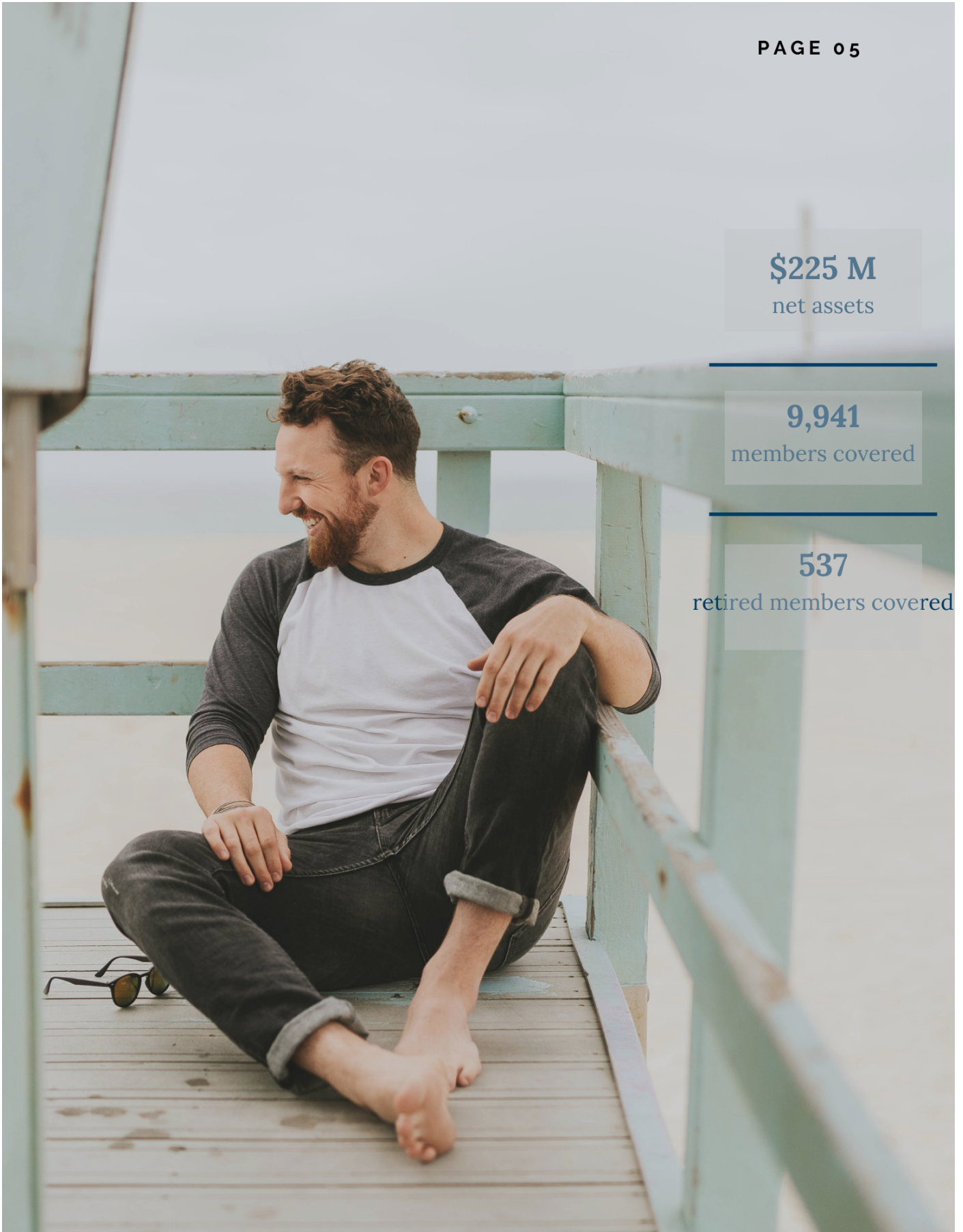
net assets

9,941

members covered

537

retired members covered



OUR PILLARS

A strong support system that makes one robust plan.

J&D Benefits (now AGA)

Administers and manages all aspects of the plan on behalf of the trustees.

Canada Life

The entity responsible for Life Insurance, as well as adjudicating and paying dental and health coverage for all eligible employees.

Homewood Health

Their team manages our return to work program for those on Short and Long Term Disability.

FSEAP

Provide counselling and support services, helping members navigate

critical situations and the challenges we all face.

Allstate

They are responsible for critical illness coverage. They offer financial protection to members when faced with life-altering illness.

AIG Insurance

The company provides cover in cases of accidental death & dismemberment.

The Union Office

The team dedicated to addressing member questions in a confidential and effective way.



Our third-party admins (AGA) play a vital role in the smooth functioning of the trust, helping us deliver benefits in a timely and effective manner.

HELPLINE

AGA

 1-800-218-7018

Canada Life

 1-855-729-1839

BC Medical Services Plan

 1-800-663-7100

FSEAP

 1-800-667-0993

IATSE Local 891

 604-664-8914

Teladoc

 1-877-419-BEST (2378)

Homewood Health Inc

 1-888-689-8604



CHANGE: 2022

We evolved to offer you consistency.

The fiscal year 2022 is where we implemented our learnings from the pandemic, to cater to your needs better.

Timeline:

May 1, 2022:

Rehab and Detox Coverage

We doubled your coverage for Rehab & Detox for Drugs & Alcohol. The cover expanded from \$10,000 to \$20,000 per person per lifetime.

The benefit reimbursed at 70% was made retroactive from January 2021.

New Supplementary Drug Plan

We have added an additional 11,000 DINs or Drug Identification Numbers to your supplementary drug plan, which is not included in the current base plan.

You can now take advantage of approximately 16,000 DINs, payable at 80%.

October 1, 2022:

New Critical Illness Benefit Partner

The critical illness benefits moved from Chubb to be handled by Allstate Insurance.

New
Supplementary
Drug Plan
Introduced

May

October

Rehab & Detox
Coverage
Doubled

Partnered
with
Allstate
Insurance

2022

FINANCE: 2022

Transparency is important to us.

\$244.9M

in net assets available
for benefits at the end
of 2022.

IN 2022, WE HAD

\$132 M in assets.

IN 2022, WE INVESTED

\$213.7M in portfolio investments
& marketable securities.

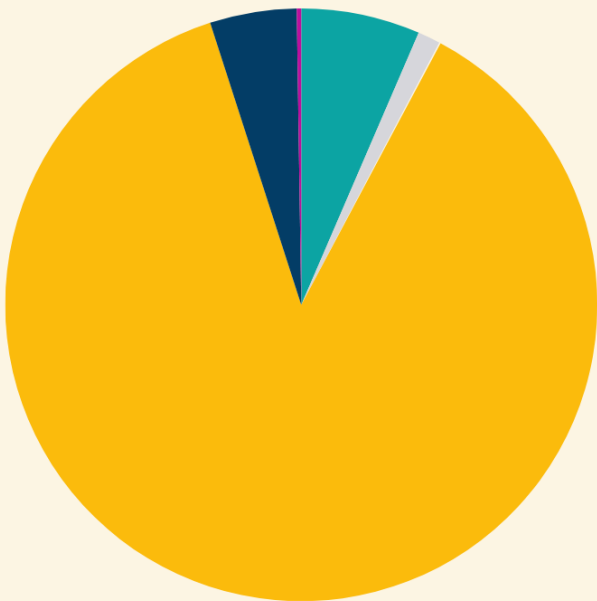
IN 2022, OUR LIABILITIES ARE

\$112.7M in plan benefit obligations
and accounts payable.

[Read our full financial
report here.](#)

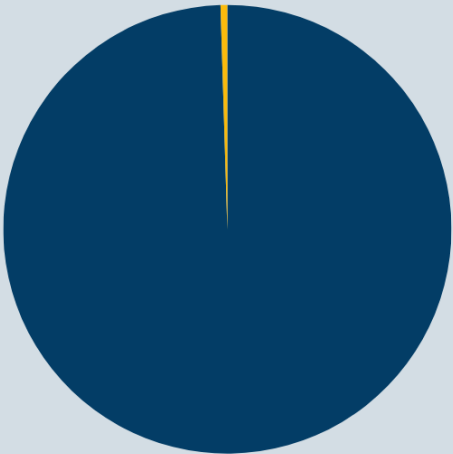
ALLOCATION OF ASSETS

- Cash
- Accounts Receivable
- Prepaid Expenses
- Investments
- Notes Receivable
- Claims Fluctuation Reserve



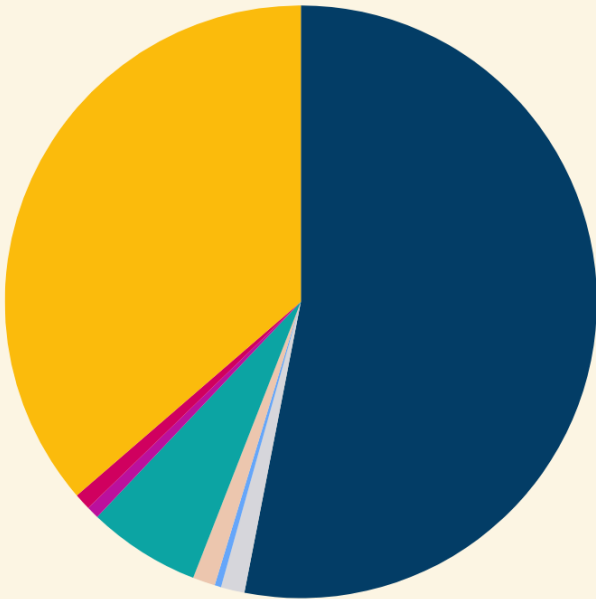
LIABILITIES

- Plan Benefit Obligation
- Benefits & Accounts Payable



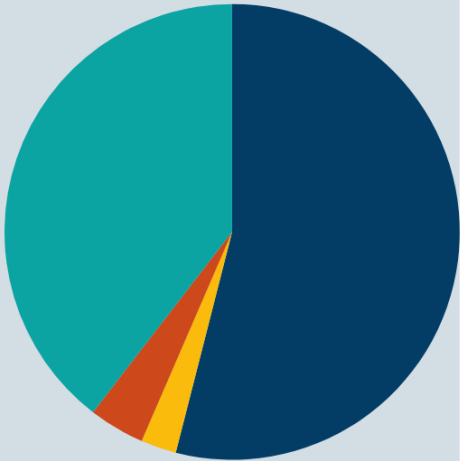
NET GAINS

- Production Remittances
- Other Cash Contributions
- Bank Interest & Others
- Dividends
- Interest & Foreign Income
- Realised Gains on Disposal of Investments
- Unrealised Foreign Exchange Gain
- Unrealised Gain on Market Value of Investments



ALLOCATION OF EXPENSES

- Members' Benefits
- Administrative Expenses
- Provision for Plan Benefit Obligation
- Investment Stabilization Fund



VISION 2023

Inclusive, empowering, and universal wellness.

As trustees of *Benefits of Film*, our vision is a future where members easily access tailored health resources, creating a proactive community. Grounded in transparency, our mission goes beyond financial support, aiming to build an inclusive trust that serves as the cornerstone for health and resilience.

We envision a comprehensive approach to health care benefits, addressing unique needs with personalized preventive measures, specialized treatments, and innovative wellness programs.

Our commitment to innovation, inclusivity, and responsive stewardship propels us toward a future where *Benefits of Film* is synonymous with holistic well-being, nurturing enduring health and wellness for our members and their families.

Tom Adair, Chair
Tom Kaczmariski
Dusty Kelly
Crystal Braunwarth
Kristina Kearley
Mark Aviss
Jeffery Seeger