USW-COASTAL FOREST INDUSTRY HEALTH & WELFARE PLAN

SUMMARY OF BENEFITS

See Plan booklet for a more complete description of the benefits

<table>
<thead>
<tr>
<th>USW-Coastal Forest Industry Health &amp; Welfare Plan</th>
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<tbody>
<tr>
<td><strong>Life Insurance</strong></td>
<td>$100,000</td>
</tr>
<tr>
<td>Insured by BC Life and Casualty Company (&quot;BC Life&quot;)</td>
<td>October 31, 2012 - $110,000</td>
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<tr>
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<td>October 31, 2013 - $120,000</td>
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</tbody>
</table>

| **Accidental Death & Dismemberment Insurance “Principal Sum”** | $100,000 |
| Insured by Great West Life | October 31, 2012 - $110,000 |
|                             | October 31, 2013 - $120,000 |

| **Weekly Indemnity**                     | $501                        |
| Self-insured by the Trust, paid by the British Columbia Life and Casualty Company ("BC Life") | 26 week maximum |

**OR**

Amounts specified in the collective agreement between your employer and USW, which may include a 52 week Weekly Indemnity maximum.

**Note – Designated Permanent Part-Time employees receive 50% WI benefit.**

**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 booklet.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
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<tbody>
<tr>
<td>Long Term Disability</td>
<td>The Long Term Disability Plan may provide you with monthly income if you are still disabled beyond the short term period.</td>
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<tr>
<td>Dental Plan</td>
<td>The Dental Plan assists you in paying for many dental costs for you and your dependents.</td>
</tr>
<tr>
<td>Extended Health Care</td>
<td>The Extended Health Plan assists you in paying for many medical costs for you and your dependents that are not covered by Basic Medical.</td>
</tr>
<tr>
<td>Basic Medical</td>
<td>The Medical Services Plan of British Columbia (MSP-BC) covers medical, surgical and hospital care.</td>
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</tbody>
</table>
# Overview of Benefits

United Steeworkers (USW) members employed by coastal British Columbia forest industry companies which are members of Forest Industrial Relations Limited are covered for a variety of benefits administered by several plans. This is a brief overview of plans and benefits.

| Accident, illness, injury, rehabilitation services | Medical Services Plan of British Columbia “MSP-BC”  
- Basic Medical  
USW-Coastal Forest Industry Health & Welfare Plan  
- BC Life - Weekly Indemnity “WI”  
- Great West Life - Accidental Dismemberment “AD&D”  
PBC  
- Extended Health Care “EHC”  
Canada Pension Plan “CPP”  
- Disability Pension  
Workers’ Compensation Board of British Columbia “WCB”  
- Wage Loss and rehabilitation  
IWA - Forest Industry LTD Plan  
- Long Term Disability “LTD” |
| --- | --- |
| Death | USW-Coastal Forest Industry Health & Welfare Plan  
- Great West Life - Life insurance  
- Great West Life - Accidental death “AD&D”  
CPP  
- Death, Survivor & Children’s benefits  
WCB  
- Death and Survivor benefits |
| Health and Dental care | MSP-BC  
- Basic Medical  
PBC  
- Extended Health Care  
- Dental |
| Layoffs, terminations | Human Resources and Development Canada (HRDC)  
- Employment Insurance “EI”  
Continuation of coverage may be available for  
- Life insurance  
- EHC  
- Dental  
- MSP-BC |
| Retirement | IWA-Forest Industry Pension Plan  
Canada Pension Plan (CPP)  
Old Age Security Pension and supplements “OAS-GIS” |

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