

# AFTER WORK

THE PLAN OFFICE NEWSLETTER  
FALL/WINTER 2021

FOR ALL PLAN MEMBERS

## CONTACTING MEMBERS

From time to time, the Plan Office staff contact members directly via telephone during work hours. We do this to clarify or confirm information related to your pension or LTD plans. This allows us to accurately process your benefit applications and payments in a timely matter. As such, we may call to verify:

- Your name or contact information
- Your work status
- Your *pension* or *LTD application*
- Your *Certificate of Existence*

We believe that everybody deserves to be treated with respect and dignity. That's why, during our communication with you, we will always remain professional and polite. We ask that you treat our staff in the same respectful manner.

If you are ever uncomfortable providing this information at the time of the call, politely end the call and contact us directly: [iwafibp.ca/contact-us](http://iwafibp.ca/contact-us). If you do not, you may encounter a delay in your application or payment process.

FOR ALL PLAN MEMBERS

## COVID PLAN OFFICE CLOSURE

The Plan Offices will remain closed for in-office meetings until Step 4 of BC's Restart Plan has been implemented.

British Columbia is currently in Step 3. There are three key criteria for moving to Step 4: more than 70% of adults must be vaccinated with one dose and COVID cases and hospitalizations must be reduced.

We're still here to serve you. Please contact us directly: [iwafibp.ca/contact-us](http://iwafibp.ca/contact-us).

FOR PENSION PLAN MEMBERS

## RETIREMENT WEBINAR

On November 3, 2021, at 12:00 pm (Pacific Time), we will be hosting a 45-minute retirement webinar for all members interested in learning more about:

- How your pension plan works
- Which pension options are available
- If you qualify for subsidized early retirement
- Who you can select as a beneficiary
- How to start the application process

If you're unable to attend the webinar, sign up anyway as we will send a link of the recording to everyone who registered. All you need to attend the webinar is a device such as a computer, tablet or smartphone with internet access and sound.

To register, visit [bit.ly/3mwEV0u](https://bit.ly/3mwEV0u).



FOR PENSION & LTD PARTICIPATING EMPLOYERS

## EMPLOYER CORNER:

We conducted an Employer Satisfaction survey with the Plan Office of the IWA–Forest Industry Pension & LTD Plans recently. We received meaningful feedback and suggestions that will help us serve you to the best of our ability, so thank you!

Thank  
you

We are analyzing the results to determine our next steps, but in the meantime, here are the highlights:

- The majority of employers prefer email to stay in touch with the Plan Office
- 76% of respondents are familiar with the pension plan rules
- 62% are familiar with the LTD plan rules
- 90% are satisfied with the support from the contributions department
- 93% are satisfied with the pension plan information they receive while 83% are satisfied with the LTD plan information
- 68% agree that the Plan Office website is intuitive
- 79% agree that the manuals and guides are easy to understand
- 85% find EmployerConnect easy to use
- 67% say they receive enough notice for an audit

FOR PENSION PARTICIPATING EMPLOYERS

## DID YOU KNOW...

### ... that an employees work status is connected to their pension credits?

Based on our recent employer survey, only 39% of employers know that updating an employee's work status impacts their pension credit accumulation.

Work statuses, such as layoffs or sick leaves, are considered unfunded hours in the pension plan. That means that contributions are not required but members continue to accrue pension credits. This allows members to build upon their pension with minimal interruption in their service.

In other words, it's in your employees' best interest to update their status as often as needed. That's why we ask that you update employee status' as often as possible through EmployerConnect, as part of your file upload or completed alongside your contribution report.

FOR LTD PARTICIPATING EMPLOYERS

## IMPROVED ALIGNMENT OF WEEKLY INDEMNITY WITH LTD ELIGIBILITY

The IWA–Forest Industry LTD Plan trustees approved changes to the *LTD trust agreement* and the *LTD plan text* to better align LTD coverage with weekly indemnity coverage for full-time members.

That means, starting July 1, 2021, members began contributing and participating in the LTD Plan at the same time they became eligible for weekly indemnity coverage under an Industry Health and Welfare Plan.

Refer to your Health and Welfare Plan for more details.

FOR PENSION & LTD PARTICIPATING EMPLOYERS

## 5 GREAT REASONS TO PARTICIPATE IN THE PENSION AND LTD PLANS

Offering competitive benefits that meet members' and employers' needs is essential in today's market. That's why, at the Plan Office, we manage the pension and LTD plans with an eye towards implementing meaningful updates while balancing costs. But that's not all—here are five great benefits for employers who participate in the plans:

- ✓ **Attract top talent.** By contributing to the retirement income and health of your employees, you demonstrate that you care, and that stands out with job seekers.
- ✓ **Stable costs.** Because you benefit from the large scale and professional management of both plans, you enjoy predictable contribution rates.
- ✓ **Expert investing.** The Plan Office works with boards of trustees and investment committees to establish and monitor investment strategies that help secure future payments to members.
- ✓ **Easy administration.** As the Plan Office administers both plans, you don't need to hire pension or benefits administrators to oversee the management of the plans.
- ✓ **Handy resources.** The Plan Office works to support you by providing training, information and helpful portals, like EmployerConnect. And we're always just an email or phone call away!

## FOR PLAN MEMBERS RECEIVING A BENEFIT

# PAYMENTS AFTER DEATH

When members pass on, the Plan Office must be notified so that the payments either stop or get paid to the member's beneficiary if applicable.

If payments continue to a member after death, any overpayments will need to be repaid. Repayments will be the responsibility of the member's estate, personal representative, beneficiary or anyone who received the overpayments, even if by mistake.

As such, you'll want to advise your will executor or person in charge of your estate where your key documents are (will, pension or LTD plan documents, bank documents, etc.) and to notify the Plan Office so the appropriate steps can take place.

## FOR PLAN MEMBERS RECEIVING A BENEFIT

# DIRECT DEPOSIT



Have you signed up for direct deposit for your pension plan or LTD plan payments? Setting up direct deposit is simple, convenient and offers the following advantages:

- You don't have to go to the bank to deposit your cheque
- You eliminate the possibility of losing or misplacing your cheque
- If you are away from home, you don't have to worry that your cheque is sitting in your mailbox
- If there is a Canada Post stoppage or slowdown, you'll still receive your cheque on time
- It's confidential—your money is transferred electronically and passes through fewer hands

To get started, go to the Forms tab ([iwafibp.ca/forms](http://iwafibp.ca/forms)) of the Plan Office website and download the pension plan or LTD plan direct deposit form and return it to the Plan Office via mail or fax to 604.433.0518.

## FOR PENSION PLAN MEMBERS ONLY

# UPDATE YOUR BENEFICIARY

When you join the pension plan, you are asked to choose one or more beneficiaries. Your beneficiary is the person you designate to receive any benefits after your death and is usually your spouse. You'll want to review your beneficiary designation when you receive your *annual pension statement* or if you experience a major life event, such as the birth of a child, change in marital status or other life event.

If there is no beneficiary designation on file and you do not have a spouse on your date of death, the survivor benefit will go to your estate and will be subject to tax.

If you need to make a change to your beneficiary selection, go to the Forms tab ([iwafibp.ca/forms](http://iwafibp.ca/forms)) of the Plan Office website, download and complete the *pre-retirement designation of beneficiary form* and return it to the Plan Office via mail or fax to 604.433.0518.



## FOR LTD PLAN MEMBERS

# GET TO KNOW YOUR LTD PLAN WITH TIM BERWOOD

The best way to take advantage of your LTD Plan is to understand how it works before you need it.

That's why the Plan Office created three videos to help you better understand the plan. Each video is under three minutes and can be found under the Library tab of the Plan Office website:

[iwafibp.ca/ltd-plan-videos](http://iwafibp.ca/ltd-plan-videos)

**Video 1:** Watch "*Your LTD plan and rehabilitation services*" to learn about plan basics.

**Video 2:** Watch "*What to do when you become disabled*" to know what actions to take.

**Video 3:** Watch "*Rehabilitation services*" to learn more about the supports for recovery and return to work.



FOR ALL PLAN MEMBERS AND EMPLOYERS

## NATIONAL DAY FOR TRUTH AND RECONCILIATION

At the Plan Office, we acknowledge the privilege we have working on unceded traditional First Nations lands. We humbly welcome the National Day for Truth and Reconciliation as an opportunity to reflect on the tragic history of residential schools and the systemic racism imposed upon them by governments and other institutions.

We respectfully offer our support and solidarity to the survivors of these injustices and are committed to being part of the solution by promoting a culture of respect and inclusion today, and all days.

If you are wondering what you can do to support your Indigenous neighbours, you may want to:

- Review the 94 Truth and Reconciliation calls to action
- Read books, watch films or watch TV shows by indigenous creators
- Identify and connect with your local indigenous serving organizations
- Visit the National Centre for Truth and Reconciliation ([nctr.ca](http://nctr.ca)) for ongoing learning and research

## LOGGER ARCHIE—A MAN WITH A DREAM

“Logger Archie,” as he was known during his years working in the Canadian forest industry, was born Karl Achim Stocker in Germany in 1935.

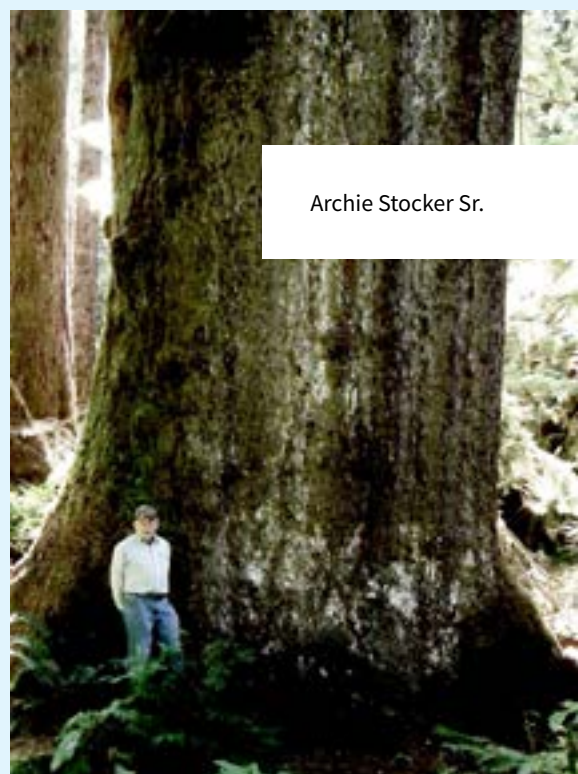
From the time he was a little boy, he dreamed of going to North America. In fact, when he was just 11 years old, he and his brother planned their escape: a two-week journey through war-torn Germany to stow away on a ship going to America. Thankfully, his parents found and brought them home, but the dream to go west remained alive.

In December of 1956, he made his dream come true: he landed in Quebec City and travelled by train to Vancouver. First, he found work in Vancouver and then Garibaldi, but when he moved to Haida-Gwaii, he found everything he was looking for:

- **He found work:** He joined the forest industry and worked his way up to driving logging trucks. He drove a 120-foot telescopic spar Tyeer yarder to pull logs out of the bush and a 120-foot wooden frame yarder to dump logs into the water (the heaviest load was 146 tons).
- **He found community:** The area is known for its natural beauty and traditional remains—some of the oldest examples of coastal First Nations villages. That paradise, as he calls it, was made more beautiful by the people: *“They took me at face value, never questioning where I came from. They made me feel welcome and invited me into their homes for family celebrations.”*
- **He found love:** He married a local woman, Elizabeth, with whom he had five healthy, happy children. When Archie Junior was born, Logger Archie became Archie Senior in his community, and that’s his preferred name to this day.

And through it all, he took photographs of his travels, his work, his life and his community—533,000 of them, to be exact. He was awarded the Queen Elizabeth II Diamond Jubilee Medal for his photography showing the nature, activities, feasts, festivals, weddings and funerals of Haida-Gwaii. He sells his work to tourists and museums. He often donates his work, recently sharing 92,000 photos with the Old Massett Village Council of the Haida-Gwaii Nation.

If there is one piece of advice Archie Senior would like to share, it’s this: *“Follow your dreams. I have lived a good life—with just 14 years until I reach 100, I feel good, I hike every day, I have a caring community. I’m so thankful to the Haida Gwaii people.”*



Archie Stocker Sr.



FOR ALL PLAN MEMBERS AND EMPLOYERS

## ANNUAL REPORTS

Every year, the Plan Office publishes an annual pension plan and LTD plan report. Each report outlines how the plans are doing financially, reviews member data, summarizes plan changes or amendments and shares member and staff stories.

For current and back issues, visit the Library page of the Plan Office website: [iwafibp.ca/library](http://iwafibp.ca/library).

FOR ALL PLAN MEMBERS

## GREAT NEWS: YOUR MEMBER PORTAL IS COMING SOON!

Our job is to serve you to the best of our ability. That's why we're working on a member portal that will be available to all members, providing a convenient and secure way to access your personal information or to communicate with the Plan Office from work or home. You'll be able to:

- View your pension information
- View your annual statements
- Produce your future retirement estimates
- Communicate and send documents securely with the Plan Office

We'll be launching the portal in phases throughout 2022, so watch for more information soon!



FOR ALL PLAN MEMBERS

## YOUR LAST WILL AND TESTAMENT

A recent survey from Legal Wills ([legalwills.ca/blog/will-survey](http://legalwills.ca/blog/will-survey)) shows that 57% of Canadian adults don't have a last will and testament. While you're not legally required to have one, it is a good idea. If you die without a will, your assets are distributed according to rules set out in provincial legislation, which may not reflect your wishes.

To make sure your last words are heard, create a will that states how and to whom you want your assets (money, real estate, heirlooms, sentimental items, investments, etc.) distributed after your death.

There are three key appointments you may need to make:

- **Legal guardian.** You may need to appoint a legal guardian for your dependents. This person will be responsible for caring for your children until they are of legal age.
- **Beneficiary.** You will need to appoint a beneficiary or beneficiaries, and outline what you would like each to receive. Beneficiaries can be people or organizations.
- **Executor.** You will need to appoint an executor who will be responsible for arranging your funeral and gathering, securing and distributing your assets according to your will. It is an important and complex task, so you need to be sure they are capable and have the following:
  - The location of your will, including passwords or codes
  - The names and contact information of your beneficiaries
  - Your banking and investment information
  - Your pension plan payment and beneficiary details
  - A list of any properties you own

If possible, set funds aside so that your executor can properly administer your estate. If you do not have an executor, you can work with a professional organization that will manage your estate on your behalf.

Also, your will should reflect your current situation. That means you'll need to update it throughout your life as your circumstances change. Please note, this is meant to be general information and is not a substitution for legal advice. It is always advised to seek legal advice about proper will and estate planning.



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## DAVEND REDDY: RECOVERY IS POSSIBLE

The LTD Plan provides members with the security they need when they fall sick or get injured. The monthly income benefits, extended health and dental coverage and rehabilitation services help members return to health and work safely and successfully.

The LTD plan was exactly what Davend Reddy needed in September 2017 when he suffered an arteriovenous malformation that disrupts normal blood and oxygen flow to the brain. Davend needed three surgeries to remove his right cerebellum, the part of the brain that supports physical movement—helping a person drive, walk and simply breathe.

With a daughter to care for, a supportive family and a deep desire to get better, Davend worked closely with the Plan Office to begin his long and successful road to recovery. For example, Davend:

- Benefited from a steady monthly income and funding for treatments and specialists
- Worked with his rehabilitation counsellor, Lincoln, to develop a personalized recovery program
- Worked with a vocational counsellor to clarify his skills, update his resume and find a new career

It made all the difference for Davend: *“I like to do things on my own, but I wouldn’t have been able to do all this without the LTD Plan. The financial aspect was helpful, and Lincoln was fantastic. He checked in on me and shared suggestions for treatments or services to further my recovery.”*

Today, Davend wants others to know that recovery is possible: *“You can bounce back and be happy. This isn’t the end—you can be rehabilitated. People meet me now and don’t even know I had an injury.”*

To read more about Davend’s incredible road to recovery, visit the Library tab of the Plan Office website and look for the 2020 LTD Plan Annual Report: [iwafibp.ca/library](http://iwafibp.ca/library).



Davend Reddy and his daughter, Laila

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## HOW TO CONTACT US

**Plan Office**  
**General inquiries**  
2100-3777 Kingsway  
Burnaby BC V5H 3Z7  
T 604.433.6310  
TF 1.800.663.4384  
F 604.433.0518

[IWA-FIB.PCA](http://IWA-FIB.PCA)

**Pension inquiries**  
T 604.433.5862  
TF 1.800.913.0022  
[pension@iwafibp.ca](mailto:pension@iwafibp.ca)

**LTD and Rehabilitation inquiries**  
T 604.433.6310  
TF 1.800.663.4384  
[ltdrehab@iwafibp.ca](mailto:ltdrehab@iwafibp.ca)

**Employer and Contributions inquiries**  
T 604.433.6310  
TF 1.800.663.4384  
[contributions@iwafibp.ca](mailto:contributions@iwafibp.ca)

**Service feedback**  
Questions or comments about the service you received from the Plan Office? Send your feedback to [service@iwafibp.ca](mailto:service@iwafibp.ca) or visit [iwafibp.ca/service](http://iwafibp.ca/service).