



IATSE LOCAL 891 | ELHT

EMPLOYEE LIFE AND HEALTH TRUST

IATSE LOCAL 891

ANNUAL REPORT

2024

OUR MISSION

Protecting your health. Honouring your work.

Every story needs a foundation. Ours is care. Not just as a benefit, but as a belief—that behind every hour worked, every claim submitted, and every life touched, there's a person who deserves to feel supported and seen. We began as 1,000. Today, we are over 9,000 strong. That growth isn't just in numbers—it's in trust. Trust built by showing up for one another, year after year, through change, disruption, and rebuilding.

Our mission is to deliver care that truly matters—benefits that are compassionate, inclusive, and built to support every stage of life. With a goal of 90% member approval, we are always listening, always evolving, and always working to do better.

We believe trust is built through honesty. That's why we remain transparent in every decision we make, and hold ourselves accountable to our beneficiaries, communities and environments we impact. We continue to take meaningful steps to reduce our environmental footprint—because caring for people means caring for the planet we all share. This mission is alive. It grows with our members. Because care isn't just what we offer—it's who we are.

IN RETROSPECT

Resilience in Action, Recovery in Motion

The strikes and pandemic are behind us, but we know their impact still lingers across B.C.'s film industry. Recovery takes time—but it's happening.

We're here to help keep that momentum going.

Over the past year, we've worked hard to strengthen your plan—meeting often to review what's working, and where we can do better. We've kept coverage flexible through self-pay options and invested a significant portion of trust funds into enhancing your benefits. These improvements aren't just updates—they're commitments to your health, your family, and your future.

The industry is rebuilding. With every step forward, we want you to feel supported, protected, and ready for what's next.

IMPACT

Support delivered—consistently, when it mattered most.

8,958 members covered under the **Active Plan.**

\$26.3M

in hour bank credits kept members covered through work slowdowns.

527 retired and semi-retired members enjoy benefits of the **60+ plan.**

2024

\$39M

spent in 2024 to deliver **benefits** to members.

\$10.5M

was set aside to buffer volatility and ensure uninterrupted member support.

OUR PILLARS

A strong support system that makes one robust plan.

AGA: Plan administrator.

Handles hour bank, self-payment, drug cards, and member records.

Canada Life: Claims manager.

Pays health, dental, vision, life insurance, and manages all disability claims.

FSEAP: Counselling provider.

Offers confidential mental health and family support services.

Allstate: Critical illness insurer. Manages claims and benefits for covered critical illnesses.

AIG: AD&D insurer. Covers accidental death and dismemberment claims. *Partnership moved to Zurich effective August 1, 2025.

Union Office: Member support. Assists with retiree eligibility, claim appeals, and general benefits questions.

Teladoc: Virtual healthcare. Easy access to medical, mental health, and chronic care support; without visiting a clinic.



HELPLINE

Behind every benefit is a team that's here for you.

AGA Benefits Solutions

benefitsoffilm@aga.ca

1-800-218-7018

TELADOC

www.teladoc.ca

1-877-419-BEST (2378)



CANADA LIFE

www.mycanadalifeatwork.com

1-855-729-1839

IN-HOUSE PLAN REPRESENTATIVES

benefitsoffilm@iatse.com

604-664-8914

FSEAP

www.fseap.bc.ca
Password: 2bwell

1-800-667-0993

ALLSTATE

infocentre@allstatevoluntary.ca

1-844-436-1107

OVERVIEW: 2024

A year of care, progress, and standing strong together.



Raised Vision Care
to **\$600**



Updated **Drug**
Coverage Structure



Introduced **Family**
Planning Support



Expanded **Mental**
Health Coverage



Launched **Consult+**
Virtual Care App



Added **Customized**
Care Benefits



Began **Digital**
Experience Upgrades



Extended **Disability**
Coverage

CHANGE: 2024

Building a more inclusive, sustainable, and responsive plan—together.

This was a year of meaningful transformation at Benefits of Film. We expanded our benefits to meet the evolving needs of our members—adding customized care benefits, family planning supports, and increasing mental health, short-term, and long-term disability coverage.

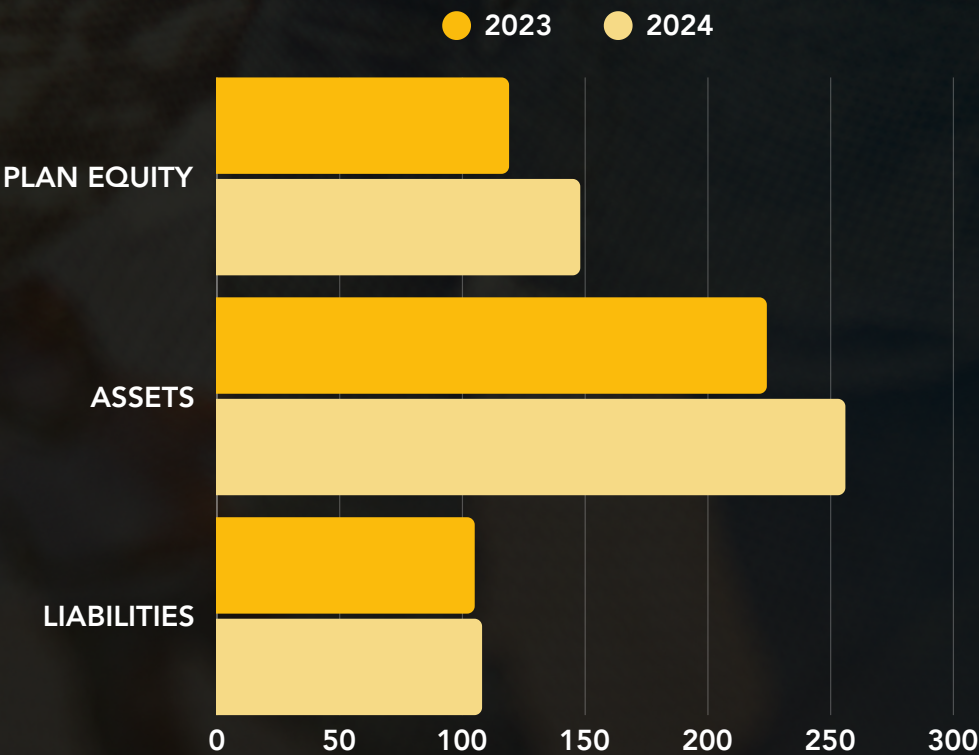
We also took steps to align our investments with Environmental, Social, and Governance (ESG) values—building a more responsible and sustainable future. Behind the scenes, our governance and policies grew stronger, more transparent, and more collaborative—laying the foundation for long-term stability.

Every change we made was grounded in care—for our members, our communities, and the land we work on. The result? A stronger, more inclusive plan—built to grow with you.

FINANCE:2024

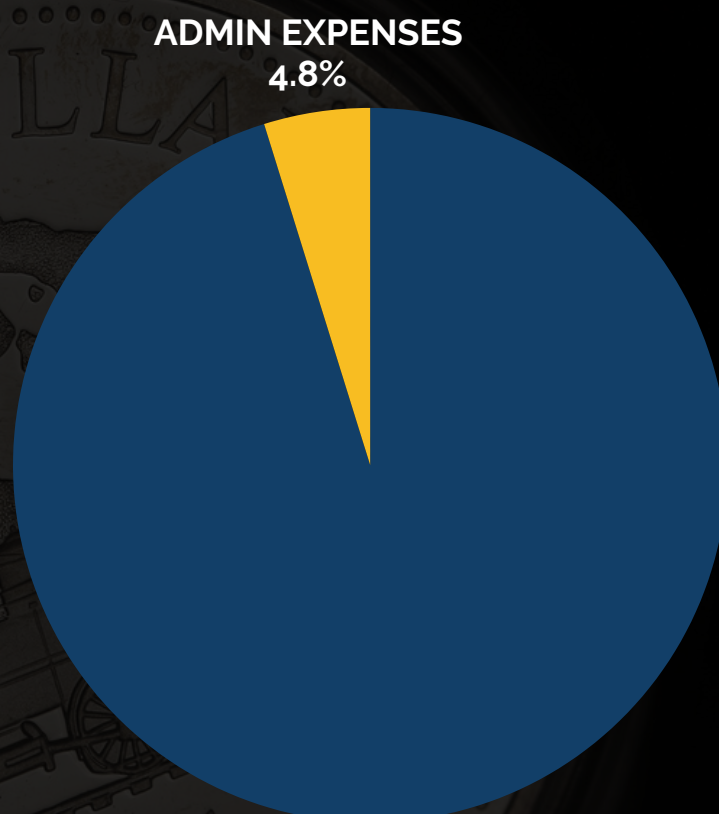
Transparency promised, transparency delivered.

*All values in millions



Click the icon for the Auditor’s Summarized Financial Statements

ALLOCATION OF COSTS



MEMBERS BENEFITS
95.2%

\$39M in service of the plan

HOW WE INVEST

Securing the future through steady, responsible investing.

At Benefits of Film, we invest with purpose. Our goal is to protect the long-term stability of the plan while aligning with the values of our members. The Trust is funded through employer contributions—not union dues—ensuring benefits remain independent and sustainable.

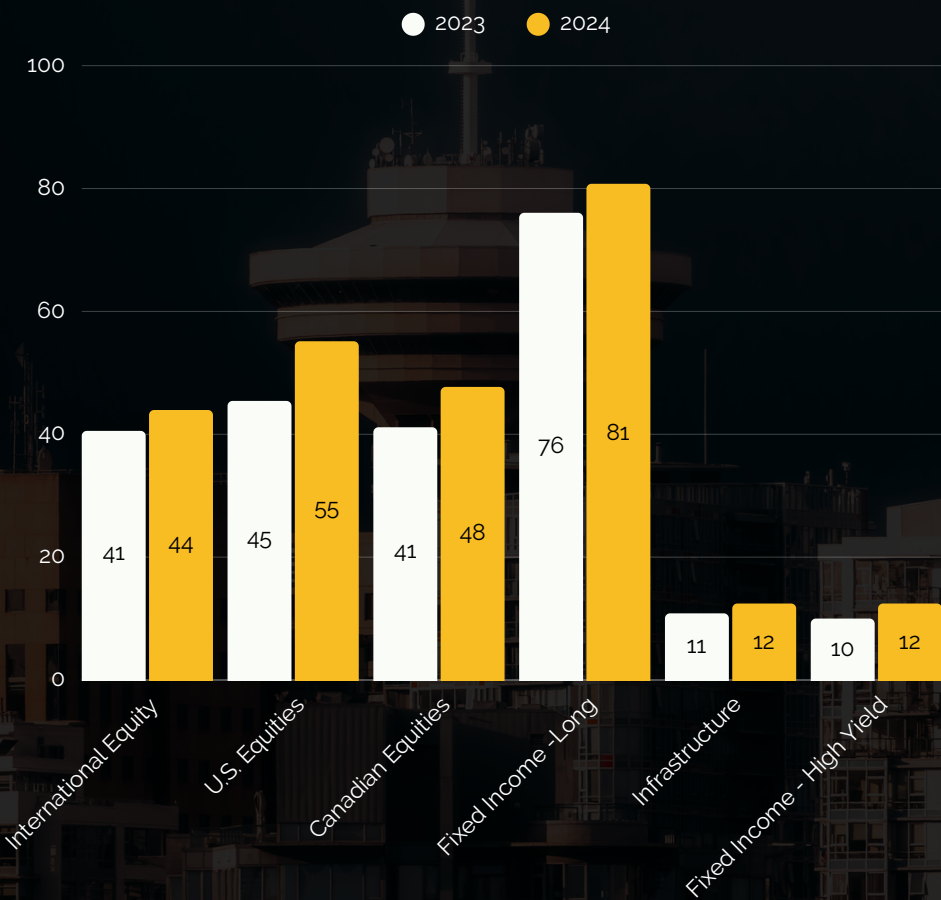
Our investment strategy is guided by a formal Statement of Investment Policies and Procedures (SIPP). This framework ensures our decisions are thoughtful and long-term—grounded in policy rather than driven by short-term market shifts. It helps us manage risk, reduce volatility, and build lasting growth.

Our portfolio is diversified across equities, bonds, real assets, and infrastructure. In recent years, we've taken steps to better understand the carbon exposure within our investments and to explore more responsible investing practices.

With the guidance of a new investment manager appointed in 2023, we're aligning our strategy with Environmental, Social, and Governance (ESG) principles—ensuring our financial decisions reflect both resilience and responsibility.

INVESTMENT PORTFOLIO - 2024

• all values in millions



\$250M+ invested with purpose



Click for a detailed look at
our **Investment Portfolio**
Breakdown.

VISION 2025

Leadership through care. Progress through purpose.

As our members' needs grow and shift, so do we. In 2025, we move with purpose—strengthening the support systems you rely on, while expanding how, when, and where you access care.

We will continue to lead with empathy, offering benefits that respond to life's changes with compassion, flexibility, and fairness. From customized care benefits and mental health support to disability coverage and parental leave, we're walking beside you through it all.

We're investing in long-term stability while easing short-term strain—ensuring your coverage continues even when work slows down. And we're building for tomorrow: simplifying claims, streamlining communication, and evolving our digital presence to reflect care that's accessible, intuitive, and human.

Our vision is to create a plan that doesn't just protect—but empowers. One that grows with you, reflects who you are, and helps carry the load—with integrity, purpose, and care.

PLEDGE 2025

Fuelling creativity through health & well-being.

We, the trustees of Benefits of Film, pledge to promote the well-being of our members and their families, ensuring they receive the best possible health benefits and resources.

Our goal is to create a lasting legacy of health, support, and empowerment, enabling every individual in the film industry to lead a healthy and fulfilling life, now and for generations to come.

Tom Kaczmariski, Chair
Tom Adair, Former Chair
Ingrid Kenning
Crystal Braunwarth
Kay Kearley
Mark Aviss
Andrea Levesque

