



Pile Drivers, Divers, Bridge, Dock & Wharf Builders Health Benefits Plan

c/o Convyta Partners, 501-4445 Lougheed Hwy, Burnaby, BC V5C 0E4
pile@convyta.com | Toll Free: 1-844-646-7453 | Fax: 604-433-8894 | pd2404benefits.ca

MEMORANDUM

From: The Board of Trustees

To: Member of the Plan

Cc: Union Office

Date: November 17, 2025

Re: Increase to Self-Pay Rate Effective January 1, 2026

The Trustees of the Pile Drivers, Divers, Bridge, Dock and Wharf Builders Health Benefits Plan (“the Plan”) review all aspects of the Plan on a regular basis to ensure an appropriate balance between competitiveness and the long-term sustainability of the benefits being provided.

Members who are currently self-paying under the Active Plan are contributing only 39% of the actual cost of benefits. It is the Trustees’ intent for self-paying members to contribute 50% of the actual cost, in recognition of the cyclical nature of the industry and the importance of maintaining coverage during periods of reduced work.

To support the long-term sustainability of the benefits and ensure continued coverage for members, the Trustees have approved an increase to the self-pay rate. **Effective for January 1, 2026 coverage (i.e., payments remitted in December 2025 for January coverage), the rate will increase from \$1.58 per hour to \$2.00 per hour.** Based on the 100-hour monthly coverage requirement, this means the monthly self-pay amount will change from \$158 to \$200.

Please do not hesitate to contact the Plan Office at 1-844-646-7453 or pil@convyta.com if you have any questions.