



# Continuum of Coverage under the Health and Welfare Plan

**Active Member Health Plan**  
{apprenticeship to retirement}

**Early Retiree Bridge Health Plan**  
{retired age 55 - 64 & 11 months}

**Retired Member 65+ Health Plan**  
{retired age 65+}

- Members enrol in the Active Member Health Plan until they retire. Members must have sufficient contributions to remain covered and Members can retire anytime after age 55.
- If a covered member retires before age 65, he/she will be automatically enrolled in the Early Retiree Bridge Health Plan.
- When a covered retired member turns age 65, he/she will be automatically enrolled in the Retired Member 65+ Health Plan.
- All persons must be a Member in good standing of the IBB for coverage to continue