



# BRITISH COLUMBIA REGIONAL COUNCIL OF CARPENTERS

Representing Local Union 527 (Nanaimo), Local 1370 (Kelowna)  
Local Union 1598 (Victoria), Local 1907 (Vancouver), Local 1541 Floorlayers (Vancouver)

210-2750 Quadra Street, Victoria B.C. V8T 4E8 Tel: (250) 383-8116 Fax: (250) 383-1603

The British Columbia Regional Council of Carpenters Benefit Plan is designed to provide the most necessary, core benefits for members and their families' healthcare needs. Union membership is the first requirement for participation in the Plan.

Included in this package are the **Pacific Blue Cross application; Application for Group Enrolment form for B.C. Medical, Equitable Life Insurance** form and a **CUMIS Retirement** folder, which includes an enrolment form and investment information. All of these forms **must** be completed, signed and returned back to your Local office to be eligible for coverage.

**HERE'S WHAT YOU NEED TO DO TO MAKE SURE YOU WILL RECEIVE BASIC EXTENDED CARE/DENTAL COVERAGE AND TO START YOUR B.C. MEDICAL COVERAGE, AND TO REGISTER FOR THE RETIREMENT PLAN.**

- MSP APPLICATION**  
Make sure to list all dependents complete with their Personal Health (Care Card) numbers.
- PACIFIC BLUE CROSS APPLICATION**  
Complete and sign - call your local office if you have questions.
- BCRCC & BC CARPENTERS FUND LIFE INSURANCE GROUP ENROLLMENT FORM**  
Complete and sign - call your local office if you have questions.  
**Note:** Beneficiary Designation - this is the person you wish to receive your life insurance.
- RSP – CUMIS GROUP RSP ENROLMENT FORM**  
Registration Request date is also the date you sign the form.  
Refer to the Fund Summary, Performance Comparison and complete the Risk Tolerance questionnaire to guide you in your investment selection on the Asset Mix portion of the form.  
You may change your Asset Mix anytime by completing a new form.

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### ***You have Choices - which choice is right for you?***

- **RSP AND FULL BENEFITS INCLUDING MSP (BASIC BC MEDICAL)** - see Plan details on the next page.
- **RSP AND BENEFITS BUT NO MSP**  
If a member does not require MSP because they are covered under another (i.e. spouses) plan - they must complete a waiver form so they are not taxed on the MSP benefit.
- **ALL RSP – NO BENEFITS AND RE-DIRECT ALL CONTRIBUTIONS TO RSP**  
If a member does not require coverage (MSP/Extended Coverage/Life Insurance) because they are covered elsewhere (i.e. spouses) plan - they must complete a waiver form to redirect the amount allocated by the Union for benefit coverage to their RSP account.  
If a member chooses this option\* they will be **required** to visit the Union office and complete a form to re-direct the employer contributions and to waive benefits.

\*Note: *Whichever choice you make, you will be locked into that choice for a period of four years. Only as a result of a "life changing event" (e.g. marriage, separated, divorce, gains a dependant, death, birth, or spouse loses benefit coverage) will the member be permitted to change their Plan options, Application to be made to plan Trustees.*

# **BRITISH COLUMBIA REGIONAL COUNCIL OF CARPENTERS BENEFIT PLAN**

Here's how the Plan works...

## **ESTABLISHING COVERAGE UNDER THE PLAN**

- You must be a member of the United Brotherhood of Carpenters.
- You must file completed enrollment forms with the Plan. A minimum of 260 hours must be reported and paid to the Plan on your behalf by a participating employer within a period of six consecutive months.
- Your coverage begins on the first day of the month following the month in which all of these requirements are fulfilled.
- Once you have qualified, 130 hours are withdrawn each month from your hour bank to pay for coverage under the Plan. You may accumulate up to six months coverage (780 hours) which can be used during a period of reduced employment, illness or extended vacation.
- Your coverage will continue for as long as your hour bank contains sufficient hours and provided you remain a member of the union.

## **THE HOUR BANK SYSTEM**

The hour bank system is designed so the employer pays the negotiated hourly rate on behalf of each employee coming within the scope of the collective agreement. The hours are accumulated in the member's individual hour bank account to provide the health and welfare coverage when eligibility requirements are fulfilled. Regardless of which participating employer you are employed with, all your hours are sent to the Plan and are credited to your account. In case of death, the member's dependents will continue to be covered for as long as there are sufficient hours in your hour bank. If a member is suspended for non-payment of dues, coverage is terminated and the hour bank is eliminated.

## **SELF PAY REGULATIONS AND HOUR BANK SHORTAGES**

If your hour bank drops below 130 hours, you will receive a shortage notice outlining the payment you must make to maintain coverage for one month. Sometimes shortages occur because your employer did not report your hours on time, your name was accidentally left off the report, or an error was made in the number of hours reported under an incorrect Social Insurance Number. You should keep your pay slips in the event that any errors do occur. Report any discrepancies to the Union office immediately.

If you wish to maintain your coverage, you must make a self-payment for the number of hours that you are short at the contribution rate stated on the notice. Payment must be received in the Union office by the 15th day of the current month.

## **TERMINATION OF COVERAGE**

Your coverage is provided on a whole month basis and will terminate on the last day of the month if your hour bank falls below the 130 hours and you fail to make the required payment by the specified date on your shortage notice. Coverage automatically terminates if you cease to be a member of the Union. If you fail to pay a shortage notice and your hour bank remains below 130 hours you will receive a termination notice.

## **FOR FURTHER INFORMATION OR CLAIM FORMS:**

### **CALL OR WRITE: BC REGIONAL COUNCIL OF CARPENTERS**

**VICTORIA**            **210-2750 QUADRA STREET, VICTORIA, B.C. V8T 4E8**  
**HEAD OFFICE**      **PHONE: (250) 383-8116 FAX: (250) 383-1603**

**NANAIMO**            **169 COMOX ROAD, NANAIMO, B.C. V9R-3H9**  
**PHONE: (250) 753-9155 FAX: (250) 754-5544**

**VANCOUVER**        **200 – 580 EBURY PLACE, VANCOUVER, B.C. V3M 6M8**  
**PHONE: (604) 524-6900 FAX: (604) 524-6919**

**KELOWNA**            **1587 SUTHERLAND AVE, KELOWNA, B.C. V1Y 5Y7**  
**PHONE: (250) 763-8314 FAX: (250) 763-6641**