



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.

HERE ARE THE FORMS YOU NEED TO COMPLETE FOR BENEFIT COVERAGE

- MEDICAL SERVICES PLAN (MSP) APPLICATION**
Make sure to list all dependents complete with their Personal Health (Care Card) numbers.
- PACIFIC BLUE CROSS (PBC) APPLICATION**
Complete and sign - call your local office if you have questions.
- BCRCC BENEFIT PLAN 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.

HERE'S HOW THE PLAN WORKS...

ESTABLISHING COVERAGE UNDER THE PLAN

- You must be a member of the United Brotherhood of Carpenters.
- You must complete enrollment forms and send them to your Local Union.
- 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- Once you have qualified, **130 hours** are withdrawn each month from your hour bank to pay for coverage under the Plan.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 CONTACT THE HEAD OFFICE IN VICTORIA:

ADDRESS: 210-2750 QUADRA STREET, VICTORIA, B.C. V8T 4E8
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