



BC REGIONAL COUNCIL OF CARPENTERS BENEFIT FUND

210-2750 QUADRA ST., VICTORIA, BC V8T 4E8 | TEL: 250.383.8116

BENEFIT PLAN OVERVIEW

The BC Regional Council of Carpenters Benefit Plan (BCRCC Benefit Plan) provides you and your family with a comprehensive benefits package that includes:

- ✓ Extended Health Care Benefits (dental, prescribed medication, vision care, etc.)
- ✓ Short-term Disability
- ✓ Long-term Disability
- ✓ Life Insurance
- ✓ Spousal and Dependent Life Insurance
- ✓ Accidental Death and Dismemberment Insurance (AD&D)

HOW THE PLAN WORKS:

ESTABLISHING COVERAGE UNDER THE PLAN

- You must be a member of a BC Regional Council of Carpenters affiliated local union.
- You must complete enrollment forms and send them to the BCRCC Benefit Plan office.
- A minimum of **260 hours** must be reported and paid to the Plan on your behalf by a participating employer within a period of five 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- Once you have coverage, **130 hours** are withdrawn each month from your hour bank to pay for coverage under the Plan.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 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 bank. In the case of death, the member's dependents will continue to be covered for as long as there are sufficient hours in the hour bank. If a member is suspended for non-payment of dues, coverage is terminated and the hour bank is eliminated.

HOURLY CREDITS WHILE ATTENDING APPRENTICESHIP CLASSES, ON MEDICAL EI OR DISABILITY, ON MATERNITY OR PARENTAL LEAVE

Plan members can earn credits for attending apprenticeship classes, while they are on medical EI or short-term disability, or when taking maternity or parental leave. Please contact the Benefit Plan office for further information.

SELF-PAY REGULATIONS AND HOURLY 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.

To maintain coverage in the event of a shortage of hours, 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 Benefit Plan office on the date indicated on the shortage notice. If you require further information or believe there may be a discrepancy, please contact the Benefit Plan office.

TERMINATION OF COVERAGE

Coverage is provided on a whole-month basis. If your hour bank falls below the 130 hours required for the following month's coverage and you do not make the required payment by the specified date on your shortage notice, your coverage will be terminated on the date indicated on the shortage notice. You will then be issued a notice of termination of benefits. Coverage automatically terminates if you cease to be a member of the Union.

FOR FURTHER INFORMATION, CONTACT THE BCRCC BENEFIT PLAN

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

PHONE: 250-383-8116, OPTION 2

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