



# Industrial Carpenters' Benefit Plan

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The following is a brief outline of Benefits provided by the Industrial Carpenters' Benefit Plan of BC as of May 2014:

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## FULL COVERAGE:

1. **Basic Medical & Surgical Coverage** (*Medical Services Plan*)
  2. **Extended Health Care Benefits** (*provided by Pacific Blue Cross*)  
80% reimbursement of eligible expenses; drug card provided
  3. **Wage Indemnity for Non-Occupational Disabilities** - \$400/per week (*provided by BC Life & Casualty Co. a subsidiary of Pacific Blue Cross*) & **Hour Bank Credits**
  4. **Dental/Optical** - 90% of \$5,500/year \*\*
  5. **Employee Assistance** (*counselling*) – 90% of \$1,500/year
  6. **Hearing Aids** - 90% of \$3,000/lifetime
  7. **Life Insurance** - \$50,000
  8. **Spouse Insurance** - \$8,000
  9. **Hour Bank Credit Assistance** (WCB & EI Sickness benefits - 80 days MAXIMUM)
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## MINI PACKAGE:

1. **Basic Medical & Surgical Coverage** (*Medical Services Plan*)
  2. **Extended Health Care Benefits** (*provided By Pacific Blue Cross*)  
80% reimbursement of eligible expenses; drug card provided
  3. **Life Insurance** - \$25,000
  4. **Spouse Insurance** - \$8,000
  5. **Hour Bank Credit Assistance** (WCB & EI Sickness benefits - 80 days MAXIMUM)
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\*\* Please note: The Dental/Optical Plan is pro-rated for Members who qualify for coverage at any time after January 1st. (i.e. A February effective date would pro-rate the Member's entitlement to 11/12 of \$5,500 = \$5,041.67. Therefore, the reimbursement amount for that Member would be 90% of \$5,041.67).

INDUSTRIAL CARPENTERS' BENEFIT PLAN

## HOW TO QUALIFY FOR BENEFITS

- You must be a Member in good standing of a participating Local Union.
- You must complete and file enrolment forms with the Industrial Carpenters' Benefit Plan office, along with an application for Medical Services Plan of B.C. (Forms available at the Local Union Office.)
- You must have a minimum of 260 hours reported to the Plan by a contributing employer, within a four month consecutive period. Your coverage will commence on the first day of the month after 260 hours have been reported, provided that you have completed the enrolment forms.

## THE PLAN PROVIDES ELIGIBLE MEMBERS WITH THE FOLLOWING BENEFITS:

1. **BASIC MEDICAL AND SURGICAL COVERAGE** through the Medical Services Plan.
2. **EXTENDED HEALTH CARE BENEFITS** complements the Medical Services Plan of B.C. and covers expenses that may be excluded.
3. **WAGE INDEMNITY FOR NON-OCCUPATIONAL DISABILITIES** - \$400 per week, based on a 5 day week Monday to Friday, to a maximum of 30 weeks. Payable from the first day of a disability due to an accident, the first day of hospitalization, and the fifth day of a disability due to an illness. Wage Indemnity is payable if the Member is employed at the commencement of the disability or has been called back to work. For prolonged illness, EI Sickness Benefits must be applied for and, if eligible, will provide benefits from the 5<sup>th</sup> to the 19<sup>th</sup> week of disability.
  - Hour bank credits extended while in receipt of Wage Indemnity at the rate of 6.5 hours per day.
4. **DENTAL/OPTICAL** - Industrial Carpenters' Benefit Plan will reimburse your family dental and/or optical expenses to the extent of 90% The Member arranges for the services and deals with the practitioner directly. No pre-approval is required.
  - Benefit entitlement year is January 1 to December 31.
  - Effective January 1<sup>st</sup>, 2013, benefit entitlement maximum is 90% of \$5,500 per family per year providing coverage commences January 1<sup>st</sup>. All claims for the previous year must be received in our office by June 30<sup>th</sup>, there will be no exceptions.
  - The Member and eligible dependents are each limited to one set of dentures (upper and/or lower) in a consecutive three (3) calendar year period.
  - Dental Benefit - Exclusions include; facility fees, generally charged by, but not limited to, oral surgeons.
  - Effective February 1, 2013, optical Benefit - Maximum of 90% of \$650 for Members and for each eligible dependent, once in a consecutive two calendar year period or once in a 12 month consecutive period for children age 16 and under. This benefit includes prescription eyeglasses (frames and lenses), contact lenses, eye exams and repairs. Exclusions include; insurance/warranty, magnifiers, fitting fees, and laser surgery. The optical benefit maximum is a subset of the overall dental/optical maximum of \$3,750.

**ALLOWABLE MAXIMUM IS PRO-RATED** for Members who qualify after January 1 of any Plan Year, or for those Members who have a break in their coverage during any Plan Year. Example - If coverage commenced April 1st, the benefit would be pro-rated and you would be entitled to 9/12 of the maximum benefit which is 90% of \$4,125.01.

Likewise, if your coverage terminated during the year, and you re-qualified later the same year, the benefit would be pro-rated for the number of months you were actually covered.

January 1 <sup>st</sup>	=	\$5,500.00	}	Pro-rated maximum allowable
February 1 <sup>st</sup>	=	\$5,041.67		
March 1 <sup>st</sup>	=	\$4,583.34		
April 1 <sup>st</sup>	=	\$4,125.01		
May 1 <sup>st</sup>	=	\$3,666.66		
June 1 <sup>st</sup>	=	\$3,208.35		
July 1 <sup>st</sup>	=	\$2,750.00		
August 1 <sup>st</sup>	=	\$2,291.69		
September 1 <sup>st</sup>	=	\$1,833.36		
October 1 <sup>st</sup>	=	\$1,375.02		
November 1 <sup>st</sup>	=	\$916.68		
December 1 <sup>st</sup>	=	\$458.34		

- HEARING AID** – Maximum of 90% of \$3,000 lifetime maximum per eligible family Member. Repairs and batteries are included. Exclusions include: ear plugs, hearing tests, and any products covered by WCB.
- LIFE INSURANCE** - \$50,000 for Members with Full Coverage, or \$25,000 for Members covered by the Mini Package, payable to the designated beneficiary in the event of the death of a Member while insured, to age 70.
- SPOUSE INSURANCE** - \$8,000 payable to a Member in the event of death of his/her duly designated spouse who was covered by the Industrial Carpenters’ Benefit Plan and was his/her dependent at the time of death.
- HOUR BANK CREDITS** - Extended to Members while on Workers’ Compensation or while receiving EI Sickness Benefit at 6.5 hours per day, to a maximum of 80 days. Application forms are available at your Local Union office. You must submit a letter in writing to the Board of Trustees for credit beyond 80 days.

**HOW TO MAINTAIN COVERAGE WHEN SHORT OF HOURS**

- You must maintain your Union membership.
- All hours reported and paid by your employer will be added to your Hour Bank”. Each month, 130 hours are deducted from your Hour Bank for coverage. Your Hour Bank can accumulate to a maximum of 780 hours. If your Hour Bank drops below the 130 hours required for coverage in any given month, you will be mailed a notice of “Shortage of Hours Billing” requesting payment to provide the full package of coverage for the following month. **DO NOT IGNORE THIS BILLING** if you wish to continue your coverage.

***PAYMENT MUST BE RECEIVED BY THE BENEFIT PLAN OFFICE BEFORE THE 20<sup>TH</sup> OF EACH MONTH.***

- CLAIM FORMS MAY BE OBTAINED FROM THE LOCAL UNION OFFICE, OR THE BENEFIT PLAN OFFICE.
- PLEASE NOTIFY OUR OFFICE OF A CHANGE OF ADDRESS, OR A CHANGE IN FAMILY STATUS.



