

Pile Drivers, Divers, Bridge, Dock & Wharf Builders Health Benefits Plan

Summary of Active Members' Benefits

Effective June 1, 2025

Benefits are for members in good standing of Local 2404

This is a brief summary of current benefits and rates.

For further information, please contact the Plan Office (see contact details below).

CONTRIBUTION RATE	Employers remit \$2.80 per hour for each hour earned (effective May 1, 2024).	
TO ESTABLISH COVERAGE	For new members, or if coverage has lapsed: 200 hours reported in 6 consecutive months.	
MONTHLY COVER CHARGE	100 hours	
HOUR-BANK MAXIMUM	1,200 hours (12 months' coverage)	
SELF-PAYMENTS	\$1.58 per hour (\$158.00 per month) for up to 12 months. (Rate subject to change.)	
- to maintain coverage when short of hours	- STD and LTD benefits are not included - Self-pay count resets to 0 when your employers report 40 hours in a month.	
DISABILITY CREDITS	3.3 hours/day (100 hours/month) are credited to your hour bank while on WI, EI sick benefits, or WCB wage loss (including income continuity and rehab) for occupational disabilities in Local 2404 jurisdiction. <u>Submit stubs promptly for WCB or EI.</u>	
- to maintain coverage while disabled		
EMPLOYEE & FAMILY ASSISTANCE PROGRAM	The Employee and Family Assistance Program (EFAP) is a voluntary, confidential counselling and information service for all members of Local 2404 and their families, even if not covered on the hour bank. To book an appointment, call 1-800-667-0993 or visit the website at fseap.ca and login to the "myFSEAP" portal using "Pile Drivers Local 2404" as the username and "2bwell" as the password.	
<i>Provided by FSEAP</i>		
EXTENDED HEALTH CARE	\$0 Deductible, 80% Reimbursement, no lifetime financial limit	
<i>Self-insured by Trustees, paid by PBC</i>	(see booklet for limits on specific items).	
- Pay Direct Prescription Drugs	- Present your ID card to the pharmacist.	
- Hearing Aids	- \$3,000 per person per 5 years	
- Vision Care (Glasses)	- Max \$1,000 / 24 months, to include eye examinations.	
- Emergency Out-of-Province Medical	- 60 day per trip limit; emergency assistance provided worldwide through Medi-Assist.	
SHORT TERM DISABILITY (STD)	\$695/week taxable benefit (effective January 1, 2025)	
<i>Self-insured by Trustees, paid by PBC</i>	from 1st day injury or hospitalization, 8th day illness.	
	50 week max: 7 weeks STD, 26 weeks EI, 17 weeks STD.	
	PBC pays 50 weeks if not eligible for EI sick benefits. EI carve-out may vary.	
	File your claim <u>promptly</u> . Claims filed more than 30 days after start of disability will be delayed. Claims filed after 120 days are denied.	
LONG TERM DISABILITY (LTD)	Qualifying period: 50 weeks (STD)	
<i>Insured by The Canada Life Assurance Company (Canada Life)</i>	Benefit Amount: Flat \$3,000/month taxable benefit, subject to overall maximum: total disability income including LTD, WCB, CPP and others as listed in the booklet cannot be more than 80% of pre-disability earnings. Payable to age 60.	
	Definition of Disability: First 2 years – disabled from "own occupation"; thereafter – disabled from "any occupation."	
	<i>You MUST APPLY within 15 MONTHS of becoming disabled.</i>	
	<i>You are not eligible for LTD if you have taken Pile Drivers Pension.</i>	
DENTAL	Diagnostic and Preventative	100%
<i>Self-insured by Trustees, paid by PBC</i>	Fillings, Extractions, Root Canals	90%
	Crowns, Implants, Bridges	70%
	Dentures	90%
	Orthodontics	50% to \$6,000 lifetime limit per person
LIFE INSURANCE	\$100,000 member; \$30,000 spouse	
ACCIDENTAL DEATH & DISMEMBERMENT	\$100,000 principal sum, applies to member only.	
<i>Both insured by The Canada Life Assurance Company (Canada Life)</i>	You may convert to an individual life policy by applying within 30 days of termination from Plan coverage. If you apply promptly after being disabled for 6 months, your life insurance in effect at date of disability may continue to age 65. Premiums paid on your behalf are taxable.	
DIVERS MEDICAL EXAMS	Contractors remit 23 cents per hour on straight time towards the Divers Medical Examination Fund. To make a claim, divers should send their receipts to the Union Office and the Union Office will forward them on to the appropriate person at Pacific Blue Cross for payment.	

Pile Drivers, Divers, Bridge, Dock & Wharf Builders Health Benefits Plan

Summary of Retired Members' Mini Plan

Effective January 1, 2025

Benefits are for members in good standing of Local 2404 if covered at time of retirement

ELIGIBILITY REQUIREMENTS

To enroll on the Pile Drivers and Divers Local Union 2404 Retired Members Health Benefits Plan, you must

- a) be receiving a retirement pension or disability pension (with first payment on December 1, 2002 or earlier), from the Pile Drivers, Divers, Bridge, Dock & Wharf Builders' Pension Plan, and
- b) be actively covered on the Pile Drivers, Divers, Bridge, Dock & Wharf Builders Health & Welfare Plan when you retire from Local 2404 or begin your disability pension, and
- c) enroll, with no break in coverage, within 30 days of termination on the Pile Drivers, Divers, Bridge, Dock & Wharf Builders Health & Welfare Plan. (**NOTE – enrolment not required for Retiree Life Insurance)

COVERAGE

The plan is for retired members and their spouses, during the member's lifetime, subject to eligibility.

BENEFITS – FOR ELIGIBLE RETIREES ONLY

EXTENDED HEALTH CARE <i>(insured by Pacific Blue Cross)</i>	80% reimbursement, \$50 deductible \$25,000 2-year maximum Note – no Clinical Psychology Benefit
- Pay Direct Prescription Drugs (in BC only)	Show your EHC ID card to your pharmacist, who will confirm your coverage online and only bill you for the balance.
- Vision Care (eyeglasses, contact lenses)	80% of \$200/12 month period
- Hearing Aids	80% of \$500 per person lifetime
RETIREE DEATH BENEFIT <i>(self-insured by the Trust, paid by the Plan Office)</i>	\$3,000 Retiree Death Benefit, \$3,000 Spousal Death Benefit \$3,000 Accidental Death Benefit (retired member only)

PAYMENT (NO CHARGE FOR DEATH BENEFIT)

Please pay through the Local 2404 Union Office. Effective January 1, 2024, retirees pay the following monthly rates, based on a subsidized charge for Extended Health premiums as agreed by the Trustees and the Union.

Single	\$125.00
Couple	\$255.00

TERMINATION OF COVERAGE

Coverage will terminate on the earliest of the following dates:

- a) on your annual renewal date, if you do not make your renewal payment before that time;
- b) on the last day of the preceding month, if there are insufficient funds in your bank account to honour a post-dated cheque;
- c) upon your death (your spouse will be covered for an additional six months of Extended Health but not dependent life insurance).

NOTICE

In recognition of the service of retired and disabled Union Members, the Trustees offer this package with a significant subsidy, **for members who retired before 2003**. It is their intention to continue to do so if at all possible. However, future economic circumstances might force the Trustees to cancel or reduce benefits, or increase the portion of benefit costs paid by the retirees.