



HOW THE HOUR BANK WORKS

As of September 2020, we moved to a monthly hour bank system from an annual dollar bank system. Every 140 hours of paid work credited to your account will entitle you to (1) month of coverage in the health and dental plan without any additional cost to you.

TOP FAQ'S

WHERE DO I LOG IN?

Go to your hour bank account on the J & D Benefits secure online portal through their website: www.jdbenefits.com. Your specific hour bank information will be available under your member profile 24/7.

HOW MANY HOURS DO I NEED TO BE COVERED?

At least 280 hours in your bank puts you "in coverage." If you reached 280 hours in April 2021 you would be in coverage as of June 2021. There is a 2-month lag from the date you reach your 280 hours before you are in benefits. You will get single health & dental benefits automatically once you are in coverage, but you will need to go online to add your eligible dependents. The age limit of 75 for members has also been removed.

IF I AM IN THE HOUR BANK, DO I STILL GET A HEALTH SPENDING ACCOUNT?

Members who have earned 1,680 hours or more (a full hour bank) as of September 1st, 2020 received the health spending account visa card. The health spending account for the 2020-2021 plan year is \$500 per member.

I HAVE 560 HOURS IN MY BANK. WHAT DOES THAT MEAN?

560 hours will cover you for four (4) months (560 hours/140 hours.) If you go back to work before those hours expire, the paid hours earned in those months will be added to your balance.

WHAT HAPPENS IF I DO NOT QUALIFY FOR AN HOUR BANK NOW?

You will need to go back to work and accumulate the 280 hours to get into benefits. If you cannot or will not be working, members may join a Basic Plan as of September 1st, 2021. Members cannot join throughout the plan year and once you are in the plan, if you terminate/lose your coverage i.e do not make a payment, you cannot re-join.

ARE DEPENDENTS OF A MEMBER COVERED?

Yes. If you are "in coverage" your dependants can be covered (spouse and/or dependent children) without any added costs. Remember you are auto enrolled with Single coverage. You need to go to your online profile or contact J&D -iatse@jdbenefits.com to add them.

CAN I BANK EXTRA HOURS?

Yes. You can also bank any extra hours (above the 140 per month) and carry up to a year's worth of coverage in your hour bank (1,680 hours).

WHAT HAPPENS IF I'M SHORT HOURS?

If you are short hours, you can log into the plan portal and authorize a monthly top-up payment (self-pay) through J&D Benefits (the plan administrators) to stay "in coverage." Members may self-pay for 12 months before they must go back to work to stay in benefits.

