

# Your Hour Bank for your health and dental benefits



Local 873 historically had an annual employer contribution eligibility system which had been in place since 1993 when health and dental coverage was first added to our benefits. While this system worked when the Local was small and our work was mainly seasonal, the annual eligibility system has many downsides. Work slowdowns like the period in 2007-09 and the complete shutdown caused by the present pandemic can potentially force many members out of health plan coverage.

Getting into coverage was expensive and difficult due to the yearly structure. Many members with families were working full-time on TV shows and being forced to pay additional amounts to stay in coverage. Most union health plans in multi-employer industries use hour banks for their health plan eligibility because of the strong advantages of an hour bank system. It was time for us to change.

## The hours you work get you the full dependant coverage you need.

Since September 1, 2020 members who work regularly are covered by the hour bank system. If you work at least 140 paid hours a month you will be in the health and dental plan. Your health plan coverage will include your spouse and dependants. You will be able to get health plan coverage faster and build a surplus in your hour bank for up to a year's coverage.

We will still maintain a retiree health plan for eligible members over 65, and we will still offer a basic health plan for members who don't work or work minimal hours in our industry. The basic plan has single, couple and family coverage and is priced competitively. The Basic Plan will ONLY be offered until 2023.

## How an hour bank works

Your paid work hours will be logged in your personal hour bank account at J&D Benefits that you can check online 24/7. Hours reported by employers will be deposited monthly in your hour bank and a monthly withdrawal of 140 hours will keep you in health plan coverage. You can accumulate up to a year's full coverage in your hour bank.

You will remain in benefits as long as you continue working and adding the required 140 hours per month to your bank or until your hour bank has run out.

To allow for administration time, there is approximately a 2 month lag in the reported hours to appear in your account, for instance, in September you will be viewing your July hours.

## Hour bank features

For members on short term disability or taking maternity and paternity leave periods, the member's hour bank will be frozen for the duration of the claim --(no monthly withdrawal for plan coverage). For members with WSIB claims, their hour bank will be frozen for the first three months of the claim. After three months, they may apply for distressed status and receive a subsidized rate.

Members in the hour bank going on distressed dues status will receive a subsidized rate on hour bank coverage.

The age limit of 75 has been removed for members who are in the active hour bank – if you can work the hours, you get the coverage.

### NEW FOR 2021

Members who had 1,680 paid hours in the period – July 1st 2020 to June 30th 2021 are eligible to receive a health spending account. The 2021-22 health spending account amount will increase to \$750 per eligible member.

Going forward, eligibility for the retiree health plan starting September 2021 will be based on working at least 1,680 paid hours during the previous period.

Short term disability and vision care benefits will require the member to be in the hour bank and must have a minimum of 140 hours in their bank to be eligible to claim.

Your vision benefit will be moving to Canada Life as of September 1st, 2021 and will now include your dependents. The benefit will increase to \$650 each (member and/or dependents) over a 24 month period. Claims can be submitted every 24 months for anyone covered under your plan. Use the Canada Life Health Expenses Claim form to mail in your claim or submit through your on line profile with Canada Life.

Members with hour bank coverage, who are short the monthly minimum withdrawal, can buy-up hours to stay in coverage. Buying up short hours is limited to 12 months if the member has stopped working.

## Online enrollment

Once you meet the qualifying number of hours (280) in your bank, you will receive an email from J&D Benefits telling you how to set up your on-line profile. Through the on line profile at J&D members can review their benefits as well as hour bank coverage and purchase optional coverage for life and critical illness insurance. Canada Life provides coverage for the health and dental benefits. Please make sure your beneficiary information is current and correct when you log into your profile.