

**PILE DRIVERS AND DIVERS HEALTH BENEFITS PLAN**  
**ACTIVE MEMBERS PLAN: SUMMARY OF BENEFITS – JANUARY 1, 2024**  
*Benefits are for members in good standing of Local 2404*

Note: This summary gives current benefits and rates. It is not meant to supplement the more complete descriptions in the Plan booklet. For further information, please contact the Plan office at ...

**4250 Canada Way, Burnaby, BC V5G 4W6**

**Phone: 604 299-7482 Email: [pd2404admin@datownley.com](mailto:pd2404admin@datownley.com) Web: [www.pd2404benefits.ca](http://www.pd2404benefits.ca)**

<b>CONTRIBUTION RATE</b>	Employers remit \$2.70 per hour for each hour earned (effective May 1, 2022).
<b>TO ESTABLISH COVERAGE</b>	For new members, or if coverage has lapsed: 200 hours reported in 6 consecutive months.
<b>MONTHLY COVER CHARGE</b>	100 hours
<b>HOUR-BANK MAXIMUM</b>	1,200 hours (12 months' coverage)
<b>SELF-PAYMENTS</b>	You may pay \$1.58 per hour (\$158.00 per month) for up to 12 months.
- to maintain full Benefits (except STD and LTD) when short of hours	- The shortage rate is subject to change.
<b>DISABILITY CREDITS</b>	- Self-pay count resets to 0 when your employers report 40 hours in a month.
- to maintain coverage while disabled	3.3 hours/day (100 hours/month) credited to hour bank while on WI, EI sick benefits, or WCB wage loss (including income continuity and rehab) for occupational disabilities in Local 2404 jurisdiction.
	<b>You must submit stubs promptly for WCB or EI.</b>
<b>EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)</b>	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.
<i>Provided by the Employee Assistance Group of Family Services</i>	To book an appointment, call: 1-800-667-0993, or login at <a href="http://www.fseap.ca">www.fseap.ca</a> with password <a href="#">2bwell</a>
<b>MEDICAL SERVICES PLAN</b>	Basic Medical (BC Government plan)
<b>EXTENDED HEALTH CARE</b>	\$0 Deductible, 80% Reimbursement, no lifetime financial limit (see booklet for limits on specific items).
<i>Insured by Pacific Blue Cross (PBC)</i>	- Present your ID card to the pharmacist.
- <b>Pre-Paid Prescription (BlueNet)</b>	- \$3,000 per person per 5 years
- <b>Hearing Aids</b>	- Max \$1,000 / 24 months, to include eye examinations.
- <b>Vision Care (Glasses)</b>	- 60 day per trip limit and emergency assistance provided worldwide through Can-Assistance; contact PBC call center for details.
- <b>Emergency Out-of-Province/Country and Medical Assistance</b>	
<b>SHORT TERM DISABILITY (STD)</b>	\$668/week (effective January 1, 2024), from 1st day injury or hospitalization, 8th day illness. 50 week max: 7 weeks BC Life, 26 weeks EI, 17 weeks BC Life.
<i>Self-insured by Trust, paid by Blue Cross Life (BC Life)</i>	- BC Life pays 50 weeks if not eligible for EI sick benefits. EI carve-out may vary.
<i>Taxable Benefit</i>	- File your claim promptly. Claims filed more than 30 days after start of disability will be delayed. Claims filed after 120 days are denied.
<b>LONG TERM DISABILITY (LTD)</b>	Qualifying period: 50 weeks (STD)
<i>Insured by The Canada Life Assurance Company (Canada Life)</i>	Benefit Amount: Flat \$3,000/month, 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.
<i>Taxable Benefit</i>	Payable to age: 60
	Definition of Disability: First 2 years – disabled from “own occupation”; thereafter – disabled from “any occupation.”
	☛ <b>You MUST APPLY within 15 MONTHS of becoming disabled!</b> ☛
	☛ <b>You are not eligible for LTD if you have taken Pile Drivers Pension!</b> ☛
<b>DENTAL</b>	
<i>Self-insured Trustees, paid by PBC</i>	
	Basic Diagnostic and Preventative 100%
	Fillings, Extractions, Root Canals 90%
	Major Crowns, Implants, Bridges 70%
	Dentures 90%
	Orthodontics 50% to \$6,000 lifetime limit per person
<b>LIFE INSURANCE .....</b>	\$100,000 member; \$30,000 spouse
<b>ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE.....</b>	\$100,000 principal sum, applies to member only.
<i>Both insured by The Canada Life Assurance Company (Canada Life)</i>	<b>Conversion</b> - you may convert to an individual life policy by applying <b>within 30 days</b> of termination from Plan coverage.
<i>Premiums paid on your behalf are taxable</i>	<b>Disability</b> – if you apply <b>promptly</b> after being disabled for 6 months, your life insurance in effect at date of disability may continue to age 65.
<b>DIVERS MEDICAL</b>	Contractors remit 33 cents per hour on straight time which pays for the Divers Medical Examination. 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 AND DIVERS HEALTH BENEFITS PLAN**  
**RETIRED MEMBERS MINI PLAN: SUMMARY OF BENEFITS – JANUARY 1, 2024**  
*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**

<b>EXTENDED HEALTH CARE</b> <i>(insured by Pacific Blue Cross)</i>	80% reimbursement, \$50 deductible \$25,000 2-year maximum Note – no Clinical Psychology Benefit
- Pre-Paid Prescription (BlueNet) <b>(in BC only!)</b>	Show your EHC ID card to your pharmacist, who will confirm your coverage online and only bill you for the balance.
- Vision Care (glasses, contact lenses)	80% of \$200/12 month period
- Hearing Aids	80% of \$500 per person lifetime
<b>RETIREE DEATH BENEFIT</b> <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 in monthly payments. 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.