

New Members – What is the TWU-USW Employee Life and Health Plan (ELHP)?

The TWU-USW Employee Life and Health Trust was established by the Telecommunication Workers Union (TWU) United Steelworkers Local Union 1944 to provide group benefit coverage for TWU members. The Plan provides members with Life Insurance, Survivor Income Benefits and a Short Term Disability (regular employees only) benefit that tops up the Company Sick and LTD benefit plans.

The following questions and answers are intended to provide you with general information about the Plan and does not establish any legal rights. For additional information about the benefits, the amount of coverage etc., please review the TWU-USW ELHP booklet that applies to your province of residence. Booklets can be found on the Plan's website at www.twplans.com.

Question:

When does an employee become eligible to join the TWU-USW ELHP?

Answer:

The TWU office informs the TWU-USW ELHP office of all new hires. The TWU-USW ELHP will send these new employees an application to enrol in the TWU-USW ELHP. The Employees have 60 days to complete and return the application to the TWU-USW ELHP office to become a Member of the Plan. There is no medical evidence required during the 60-day period. If the application is not returned within 60 days the employee is deemed to have declined coverage and medical evidence of insurability will be required should the employee decide to join the Plan at a later date.

Question:

What does it cost to be a Member of the Plan?

Answer:

Regular employees contribute 1.5% of gross earnings and temporary employees contribute 1.2% of gross earnings. The Plan is funded by Member Contributions and the benefits are tax-free.

Question:

Do I pay the contributions directly to the Plan or is this a payroll deduction with the Company?

Answer:

Contributions can only be made by payroll deduction. The TWU-USW ELHP will notify the Company to start deductions after the enrolment form is received. Members will see a deduction called "ELH" on their bi-weekly pay stub from the Company.

Question:

What benefits do the TWU-USW ELHP provide?

Answer:

The benefits provided are Group Life Insurance, Survivor Income Benefits and Short Term Disability (regular employees only). These benefits are provided in addition to the Company benefits. The Life Insurance benefit is a lump sum based on a Member's annual earnings. The Survivor Income Benefit is a monthly benefit based on the

Member's annual earnings and is payable to a spouse for their lifetime or a non-spouse for a maximum period of 10 years. The Short Term Disability benefit provides a top up to the Company Sick and Long Term Disability benefits for a maximum period of 24 months from the date of disability.

Question:

How does the STD benefit top up the Company Sick benefits and Long Term Disability benefit?

Answer:

Under the Company Sick Benefits, the number of sick days the employee is entitled to and the amount of benefit they will receive are both dependant on the employees' length of service. Company Sick days apply to incidental sick time as well as Short Term illnesses or injuries. Company Sick Leave may be payable up to 6 months from the Date of Disability. If you are in receipt of Company Sick benefits and the amount of days that you are entitled to runs out, or your payment reduces to less than 100% then you will be entitled to a STD benefit from the TWU-USW ELHP up to 100% net pay. If you continue to be disabled after the 6 month period, you will be required to apply for Company LTD benefits. The TWU-USW ELHP will pay you a top up while you are in receipt of Company LTD up to 100% net pay. If your LTD claim is denied you may still be entitled to a STD benefit from the TWU-USW ELHP upon review of acceptable medical evidence.

Question:

Does my employer notify the TWU-USW ELHP when I become sick or injured? What steps do I take to make a STD claim?

Answer:

The employer does not notify the TWU-USW ELHP when an employee becomes disabled from working. If you have been off work due to sickness or injury and your benefits with your employer have either reduced or ceased, you must contact the TWU-USW ELHP office directly to request an STD application.

Question:

If I qualify for STD how much would I receive?

Answer:

The amount of the STD benefit will depend on what other income you are receiving. Please refer to the Short Term Disability section of the TWU-USW ELHP booklet for more information on the benefit amounts payable.

Question:

Who will receive the Group Life and Survivor Income Benefit upon my death?

Answer:

All members are required to complete a Beneficiary Designation form when they join the Plan. The death benefit will be paid in accordance with the information you provide on the beneficiary designation form. You can change your designation(s) at any time by completing a new form.

Question:

Who do I contact if I need more information about enrolling in the Plan or if I have any questions?

Answer:

You can contact the TWU-USW ELHP office at 604-430-3300 or toll-free at 1-877-430-3302 or send an email to general@twoplans.com. The office is located at #303-4603 Kingsway, Burnaby, B.C. V5H 4M4.