



ATLANTIC CANADA REGIONAL COUNCIL OF CARPENTERS, MILLWRIGHTS AND ALLIED WORKERS REGIONAL EMPLOYEE LIFE AND HEALTH TRUST FUND

“Helping Maintain YOUR Coverage through Self-Payments”

When is Self-Payments Required?

For Active Union members, you have the option for Self-Payment to maintain coverage under the Plan when your Dollar Bank balance falls below (\$375 or 150hrs). *Self-Payment is not an option during your initial eligibility period.*

For Example:

November Work hours are remitted on your behalf by your employer and applied to January's coverage month. So, at the end of November, your Hour Bank needs to have a balance of at least \$375 to be eligible for January coverage month.

If I'm below \$375 in my Dollar Bank, how will I know a Self-Payment is required?

You will receive notification from Manion by email that a Self-Payment may be required for the upcoming coverage month. Using the example above, if your balance falls below \$375 after November hours are processed for January coverage. A Self-Payment notice will be sent the first week of December for February coverage. This allows you to make a Self-Payment and maintain seamless coverage.

***IMPORTANT- notification is sent based on your balance as of date the Self-Payment notice is produced. If you know you'll be working in December and are confident you'll have a Dollar Bank balance over \$375 when your employer remits December hours in January, NO Action is required. Self-Payment notice is for information only.**

Can I simply top up the amount in my Hour Bank to remain in-benefit?

The full Self-Payment amount will be indicated on your Self-Payment notification along with several payment options available for your convenience. Top-Up is not available, but please note that any Dollar Bank balance under \$375 remains in your account and will be used when future monthly contributions are received.

For Example:

Member has \$300 in their Dollar Bank at the end of November and elects to make a Self-Payment to maintain coverage for January. In December member works only 30hrs. At the end of December work month, member has the \$300 November balance + \$75 from December work hours, so the member is eligible without Self-Payment for February coverage.

Reminder:

To be eligible you must be and remain a member “in good standing” with a Participating Local Union. You can participate for up to 24 consecutive months.



Questions? We encourage you to contact us!

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