



CARPENTERS' RESIDENTIAL BENEFIT PLANS

HEALTH AND WELLNESS · LEGAL SERVICES · RRSP · PENSION · PRODUCTIVITY BONUS · VACATION PAY

Benefit Plans' Administration Office: 45 McIntosh Drive, Markham, ON L3R 8C7

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March 2020

IMPORTANT NOTICE TO MEMBERS OF THE LOCAL 27 DIVISION TO ASSIST YOU THROUGH THE COVID-19 SITUATION

The Trustees understand that issues surrounding the COVID-19 situation may impact your family and your income. We have implemented certain new processes and benefits to help manage this issue.

SPECIAL RRSP WITHDRAWAL

Effective immediately, and until April 30, 2020, the Carpenters Residential Group RRSP will permit a one-time withdrawal of up to \$5,000. You must apply for this withdrawal noting that the reason is due to the impact of COVID-19.

The application form and a pre-paid envelope are enclosed. The application is also on the Plan website at www.carpentersresidential.ca under RRSP.

Please note that Manulife's standard turnaround time to process an RRSP withdrawal application is approximately 7 business days when issuing a paper cheque. Or, you can complete your banking information on the form to have your withdrawal directly deposited into your bank account which should shorten your wait time. Please note that Manulife is required to withhold income tax on the amount withdrawn. Please also note that many businesses are experiencing longer processing times.

All withdrawal requests must be made via email at benefits@carpentersresidential.ca as shown on the application or by mail. No applications are accepted in person at the benefit office.

REGISTERED PENSION PLAN (RPP)

Members of the Carpenters Residential Pension Plan (the RPP) are not eligible to withdraw employer contributions. All contributions are in the pension plan for retirement purposes.

PRODUCTIVITY BONUS FUND ADMINISTRATION FEES

Until April 30, 2020, all administration fees related to Productivity Bonus Fund payments are waived. Please find enclosed a Productivity Bonus Request Form and direct deposit form for your use. They are also on the Plan website at www.carpentersresidential.ca, under Productivity Bonus. All requests should be made via email at benefits@carpentersresidential.ca or by mail. No applications are accepted in person at the benefit office.

EMPLOYMENT INSURANCE AND COVID-19

Persons quarantined due to COVID-19 but not ill, may be eligible to apply to employment insurance (EI) benefits. Please use this link for further information regarding EI; <https://www.canada.ca/en/services/benefits/ei.html>.

WEEKLY INDEMNITY (WI) BENEFITS AND COVID-19

A covered Plan Member who becomes disabled due to a sickness and/or injury that is not work-related may be eligible to receive WI. This includes illness due to COVID-19. The application can be found on the Plan website at www.carpentersresidential.ca, under Health and Wellness and then click on CLAIMS.

If you are applying for WI, all applications should be made via email at benefits@carpentersresidential.ca or by mail. No applications are accepted in person at the benefit office.

If you are not ill but are in quarantine/in self-isolation due to COVID-19, you do not qualify for the WI benefit.

FILING CLAIMS ELECTRONICALLY

As a reminder, claims should be filed by your medical/dental services provider at point of sale. Your providers can easily register for e-filing with the Plan.

If your provider does not provide an e-filing service you must file your claim electronically. Filing claims electronically is easy and provides for fast payment of your claim. If you need help with your electronic submission or have not registered for electronic payments, please contact the payment support team for complete assistance at: 1-888-711-1119 or go on the Plan website at www.carpentersresidential.ca and click on the GSC icon.

Don't delay in registering for this important service that will make things easier for you and your family.

PRESCRIPTION MEDICATIONS

Your Plan allows you to fill your prescription medications regularly. You can refill once 80% of the prescription is completed. Your pharmacist files your claim for you at point of sale.

TRAVEL ASSISTANCE

Canadian insurers are implementing travel coverage restrictions due to COVID-19. If you are travelling you should contact the number below to be certain of your coverage. These numbers which also appear on the back of your Benefit Card are:

In Canada and the United States: 1-800-936-6226

Elsewhere Call Collect: 1-519-742-3556

Please refer to www.travel.gc.ca for regular updates if you are travelling.

When calling for assistance, quote the Plan's GSC travel assist group number **4932**.

The GSC Travel Assistance Team will also require your unique Plan Member GSC Identification Number. All of this information appears on your Benefit Card. In addition, you might need to provide your provincial health insurance plan number. Please have all of this ready when you call. Take this time to make a photo of your Benefit Card and store it in your mobile photos.

MEMBER ASSISTANCE PROGRAM (MAP) **fseap** Now we're talking.

Many will find this time to be very difficult – you may be dealing with worry over becoming ill, your work situation, family issues and considerations for older family members. FSEAP is the Plan's private counselling service. Please reach out to them if you need help dealing with any problems. They are available 24/7 365 days per year.

You can access the FSEAP website at www.myfseap.ca. Groupname: toloc27map Password: myfseap1 or contact them by telephone at 1-800-668-9920.

BENEFIT ADMINISTRATION OFFICE

In accordance with the Government of Canada guidelines on curtailing the impact of COVID-19 many Benefit Office staff are working remotely. Please use your regular contact information for the Benefit Office. Staff are maintaining their regular hours and are available to help you. The Benefit Office contact information is available on the Plan website at www.carpentersresidential.ca under Contact Information.

PLAN WEBSITE

The home page for the Plans is carpentersresidential.ca. It contains lots of information about the Plans and helpful information and forms.

Thank you for your hard work and patience as we work together in this challenging time.

Sincerely,

The Board of Trustees

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