

# 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

Telephone: 905-946-9700 · Toll Free: 1-800-263-3564 · Fax: 905-946-2535 · E-mail: benefits@carpentersresidential.ca

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# FREQUENTLY ASKED QUESTIONS FOR MEMBERS OF THE LOCAL 27 DIVISION

The Trustees are pleased to provide an update to help you get the most from your health, pension and productivity bonus plans.

#### PRODUCTIVITY BONUS FUND

All requests can be sent via email to <u>benefits@carpentersresidential.ca</u>. Applications can also be mailed or dropped at the Plan Administration Office's reception or external mailbox at 45 McIntosh Drive, Markham, Ontario L3R 8C7.

#### **Productivity Bonus Direct Deposit**

The plan strongly encourages plan members to get signed up for direct deposit for faster payments. The Productivity Bonus Direct Deposit form can be found here: <a href="mailto:carpentersresidential.ca/productivity-bonus">carpentersresidential.ca/productivity-bonus</a>.

The Plan Administration Office is also asking that you send the direct deposit forms via regular mail, or via email with an encryption on the document for security purposes. To learn how to send an encrypted document, visit <u>carpentersresidential.ca/encrypt.</u>

## **HEALTH AND WELLNESS**

#### **Member Assistance Program**

FSEAP is the plan's free private counselling service. Please don't hesitate to use the plan's helpful mental health, financial planning and other resources for daily life that are open to you and your covered family members free of charge. You may be dealing with



worry about family issues, money issues or concerns about older family members. Please reach out to FSEAP if you need help dealing with any problems. FSEAP is available 24/7 365 days per year.

You can access the FSEAP website at <a href="https://www.myfseap.ca">www.myfseap.ca</a>.

Group name: toloc27map Password: myfseap1 or contact them by telephone at 1-800-668-9920.

#### Weekly Indemnity (WI) Benefits

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. The application can be found on the plan's website at <a href="https://www.carpentersresidential.ca">www.carpentersresidential.ca</a>, on the Health and Wellness page, under the 'Claims' heading.

If you are applying for WI, applications can be sent via email to <a href="mailto:benefits@carpentersresidential.ca">benefits@carpentersresidential.ca</a>. Applications can also be mailed or dropped off at the Plan Administration Office's reception or afterhours external mailbox at 45 McIntosh Drive, Markham, Ontario L3R 8C7.

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

#### **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.

#### **Filing Claims Electronically**

All Health and Wellness claims should be filed by your medical/dental service provider at point of sale. Your providers can easily register for e-filing with the plan.

If your provider won't provide an e-filing service you can file your claim electronically. Filing claims electronically is easy and provides for fast payment of your claim.

You can also submit claims from your mobile devices, with GSC's Mobile App – <u>click here to learn more about 'GSC Everywhere'</u>.

If you need help with your electronic submission, please contact the GSC claims payment support team for complete assistance at: 1-888-711-1119 or go on the plan website at <a href="www.carpentersresidential.ca">www.carpentersresidential.ca</a> and click on the Green Shield Canada link on the right sidebar.

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

#### **Prescription Medications**

Your plan wants 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 the pharmacy.

#### **PocketPills**

We are pleased to announce that PocketPills has been added to the Carpenters' Residential Benefit Plan! Members can fill and manage prescriptions for themselves and their eligible beneficiaries from anywhere!

PocketPills is Canada's #1 online pharmacy. Members and their beneficiaries can think of this service as a mobile pharmacy with more convenience, better savings and exceptional customer service.



Please refer to <u>carpentersresidential.ca/pocketpills/</u> for more information on this new and exciting service!

#### **Travel Assistance**

If you are planning to travel inside or outside Ontario, please contact the travel insurer (GSC) to be aware of any travel restrictions that apply to you.

The GSC phone 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

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

The GSC Travel Assistance Team will also require your unique Plan Member GSC Identification Number. This is also 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.

Please refer to federal government information at www.travel.gc.ca for regular updates.

# **RRSP WITHDRAWAL**

All withdrawal requests should be sent via email to <a href="mailto:benefits@carpentersresidential.ca">benefits@carpentersresidential.ca</a>. Applications can also be dropped at the Plan Administration Office's external mailbox at 45 McIntosh Drive, Markham, Ontario.

# **REGISTERED PENSION PLAN (RPP)**

All contributions are in the pension plan for retirement purposes. Benefit statements are issued by Manulife Financial twice each year. Your 2021 annual statement was issued in January 2022. Your second statement will be ready by the end of July and uploaded to your account on the Manulife website. If you have not received your Manulife statement, please contact the Plan Administration Office.

### **ALL FUNDS**

#### **Administration Office**

The Plan Administration Office is fully open to visitors. If you require a one-on-one in-person meeting with a staff member, an appointment is necessary to ensure the applicable staff member/office meeting rooms are prepared for your meeting. To book an appointment, please contact us via one of the following:

Phone: 905-946-9700 or 1-800-263-3564 Email: <u>benefits@carpentersresidential.ca</u>

Or see the list of staff emails on the Plan website at <a href="www.carpentersresidential.ca">www.carpentersresidential.ca</a> under Contact Information.