

# CARPENTERS' RESIDENTIAL BENEFIT PLANS

**Plan Administration Office**  
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## APPEAL PROCESS

### INTRODUCTION

You can appeal decisions made by the plans about your entitlement to, or the amount of, a plan benefit. This is the process to follow:

1. Contact the Plan Administration Office no more than 90 days after the initial decision. Appeals must be made in writing through a letter, email, or fax.
2. Outline your concerns and the basis of your appeal in a letter addressed to the Recording Secretary. The Recording Secretary will conduct a review and may confirm that the initial decision was accurate, request additional information to make a decision at this stage, or, refer the matter to the Board of Trustees.
3. After the matter is reviewed by the Board of Trustees, you will be advised by the Plan Administration Office if your appeal was approved or denied.

### APPEAL DEADLINES

If you wish to appeal a decision you must contact the Plan Administration Office no more than 90 days after the initial decision about your benefit.

If you are still dissatisfied with the plan's decision, you must send a letter to the Recording Secretary at the Plan Administration Office.

No more than 60 days after the next-following Board of Trustees Meeting, you will be advised if your appeal was approved or denied.

### CONFIDENTIALITY

All personal information you submit is treated as confidential in accordance with the [plans' Privacy Policy](#). Personal identifiers such as your/your dependant's name(s), date(s) of birth, and address will not be shared with the Board of Trustees unless you provide written consent to do so.

### BOARD OF TRUSTEES' DECISIONS

A Plan Administration Office staff member will contact you and inform you of your appeal's decision. Board decisions are final.

### COMPLAINTS ABOUT PLAN FEATURES

The Carpenters' Residential Benefit Plans are funded by contributions made under collective agreements. The benefits of the plans are determined by the Board of Trustees after having taken into consideration available funding and applicable legislation. The Plan Administration Office follows plan provisions and legislation and cannot change the terms of the plans.

### CONTACTS

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**Susan Bird**  
**Recording Secretary**  
Carpenters' Residential Benefit Plans  
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