



**CARPENTERS'
REGIONAL COUNCIL**

Carpenters' Residential Benefit Plans Plan Administration Office

45 McIntosh Drive, Markham, Ontario, L3R 8C7

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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 applicable manager at 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. If you are not satisfied with the decision made by the plan administrator, 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 allowed or denied.

APPEAL DEADLINES

If you wish to appeal a decision you must contact the applicable manager at 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 no more than 30 days after contact with the applicable manager 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 name, date of birth, and address will not be shared with the Board of Trustees unless you provide 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.

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. Plan Administration Office follows Plan provisions and legislation, but cannot change the terms of the Plans. Only the Board of Trustees can change the Plans, subject to applicable legislation.

CONTACTS

Ippy Serratore

Manager of Client Services

Carpenters' Residential Benefit Plans

Plan Administration Office

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Susan Bird

Recording Secretary

Carpenters' Residential Benefit Plans

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