

Membership Fee Options (2017)

Type 1: Annual membership fee of **\$750+GST**
 Hour Bank Benefit Plan: **\$1.39/hour/employee**

- For contractors with a field/shop workforce of more than 20,000 annual work-hours

Type 2: Annual membership fee of **\$150+GST**
 Hour Bank Benefit Plan: **\$1.42/hour/employee**

- For small contractors with a field/shop workforce of less than 20,000 annual work-hours

Hour Bank Plan Monthly Estimate

Office/Supervisory Plan Monthly Estimates

HOURS WORKED	TYPE 1 MEMBER (LARGE EMPLOYER)	TYPE 2 MEMBER (SMALL EMPLOYER)	INCOME	SINGLE	FAMILY
150	\$208.50/month	\$213/month	\$40,000	\$152/month	\$333/month
172	\$239/month	\$244/month	\$60,000	\$169/month	\$350/month
			\$80,000	\$185/month	\$366/month
			\$100,000	\$201/month	\$382/month

Benefit Coverage

BENEFIT	HOUR BANK PLAN	OFFICE SUPERVISORY PLAN
LIFE INSURANCE		
Amount	<ul style="list-style-type: none"> Flat \$100,000 	<ul style="list-style-type: none"> One, two, or three times earnings (\$300,000 max) <i>Estimates above show 2 times</i>
DEPENDENT LIFE INSURANCE		
Amount	<ul style="list-style-type: none"> Spouse - \$10,000, children - \$5,000 	<ul style="list-style-type: none"> Spouse - \$10,000, children - \$5,000
AD&D		
Amount	<ul style="list-style-type: none"> Flat \$100,000 	<ul style="list-style-type: none"> One, two, or three times earnings (\$300,000 max) <i>Estimates above show 2 times</i>
OPTIONAL SHORT TERM DISABILITY (adds \$0.20/hour/employee)		
Benefit	<ul style="list-style-type: none"> \$800 per week Elimination period: 0 days for accident or hospitalization, 7 days for sickness Benefit period: 120 days 	<ul style="list-style-type: none"> 67% of the first \$900 of weekly income plus 50% of the balance (non-taxable) Maximum \$1,100 weekly benefit Elimination period: 0 days for accident or hospitalization, 7 days for sickness Benefit period: 120 days

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Benefit Coverage Continued

BENEFIT	HOUR BANK PLAN	OFFICE SUPERVISORY PLAN
LONG TERM DISABILITY		
Amount	<ul style="list-style-type: none"> Flat \$2,500 for the first 24 monthly payments, \$3,000 thereafter to age 65 Benefits start after 120 days 	<ul style="list-style-type: none"> 67% of first \$4,000 of monthly earnings, plus 50% of balance (non-taxable) OR 75% of monthly earnings (taxable) Maximum \$6,000 per month Benefits start after 120 days
EMPLOYEE AND FAMILY ASSISTANCE PLAN		
Benefit	<ul style="list-style-type: none"> Confidential short term counseling 	<ul style="list-style-type: none"> Confidential short term counseling
EXTENDED HEALTH CARE		
Benefit	<ul style="list-style-type: none"> Prescription drugs: 80% <ul style="list-style-type: none"> after prescription claims exceed \$5,000: 90% (for that individual only) Out-of-Country Emergency: 100% Paramedical: \$500 maximum per practitioner per calendar year (\$600 for physiotherapists) 	<ul style="list-style-type: none"> Prescription drugs: 80% <ul style="list-style-type: none"> after prescription claims exceed \$5,000: 90% (for that individual only) Out-of-Country Emergency: 100% Paramedical: \$500 maximum per practitioner per calendar year (\$600 for physiotherapists)
VISION CARE		
Benefit	<ul style="list-style-type: none"> All expenses covered: 100% Maximum: \$350 every 2 calendar years (every calendar year under age 19) Eye Exams: \$75 every 2 calendar years (every calendar year under age 19) Prescription safety glasses (employees only): \$150 every 2 calendar years. 	<ul style="list-style-type: none"> All expenses covered: 100% Maximum: \$350 every 2 calendar years (every calendar year under age 19) Eye Exams: \$75 every 2 calendar years (every calendar year under age 19) Prescription safety glasses (employees only): \$150 every 2 calendar years.
BEST DOCTORS		
Benefit	<ul style="list-style-type: none"> Individuals with chronic conditions, serious illness, or pending surgery are connected, along with their treating physician, to world-renowned specialists. 	<ul style="list-style-type: none"> Individuals with chronic conditions, serious illness, or pending surgery are connected, along with their treating physician, to world-renowned specialists.
DENTAL		
Benefit	<ul style="list-style-type: none"> Basic: 80%, Major: 50% Maximum Basic and Major coverage combined: \$2,500 per calendar year Orthodontic: 50% (under age 19 only) Maximum Orthodontic coverage: \$2,500 lifetime 	<ul style="list-style-type: none"> Basic: 80%, Major: 50% Maximum Basic and Major coverage combined: \$2,500 per calendar year Orthodontic: 50% (under age 19 only) Maximum Orthodontic coverage: \$2,500 lifetime