

North Atlantic States Carpenters Benefit Funds



First Year Apprentice Training

2024

Agenda - Contributions

- **Contacting the Fund Office**
- **Checking Your Benefits On-Line**
 - Member Sign-In/Password
 - Summary of Contributions at-a-glance
- **How Your Hours are Reported**
 - How does the CCA Validate and Confirm Hours:
 1. Open Pending Reports
 2. No Reports Files
 3. Payroll Audit
- **Reciprocal Form**
 - Annuity
 - Pension
 - Health
- **Vacation Fund**

Agenda – Health Benefits

- **Eligibility Periods & Coverage Periods**
- **Medical Coverage & Benefits**
- **Additional Benefits**
- **KGA (Employee Assistance Program)**

Agenda – Pension & Guaranteed Annuity Benefits

Pension Benefits

- Vesting Credits
- Pension Credits
- When Can You Retire?

Guaranteed Annuity Benefits

- Vesting & Eligibility
- Loans

Life Events

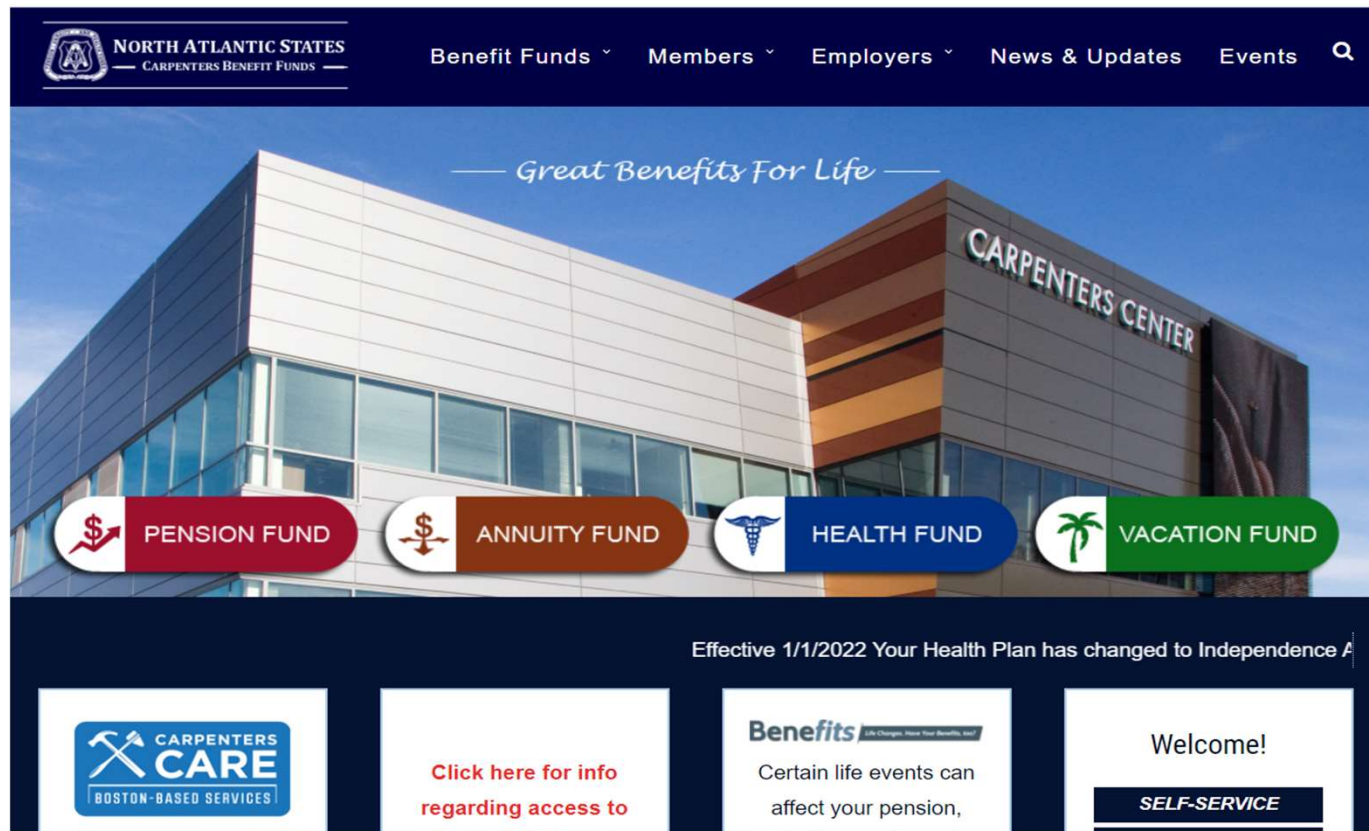
Contributions

How to Reach the Fund Office

- Go to our website (www.carpentersfund.org) to register for the Member Self-Service portal:
- To contact the (Wilmington) Fund Office call 1.800.344.1515 and follow the menu of prompts below. To contact Hamden, call 1.800.922.6026:

<u>Select</u>	<u>Department or Contact</u>
1	To dial a 4-digit extension or access Name Directory
2	Health Fund
3	Pension & Annuity Funds
4	Member Services
5	Central Collections Agency / Contributions
6	Vacation Fund
7	Missing Hours Hotline - No Fringe Benefits
8	CAPS Director - Paul Greeley
9	To replay the options listing

Checking Your Benefits on Line



WELCOME

North Atlantic States Carpenters Benefit Funds

The Wilmington, MA, and Hamden, CT offices of the North Atlantic States Carpenters Benefit Funds are open to members and allow in-person meetings to discuss their benefits. Appointments are preferred but walk-ins will be seen as well on a first-come-first-served basis. All visitors are expected to wear a face covering. To schedule an appointment with a Fund Office employee in Wilmington please call (978) 253-5101, or email us at panda@carpentersfund.org. To schedule an appointment with a Fund Office employee in Hamden please call (203) 281-5511.

[Login](#)[Register](#)[About](#)[FAQ](#)

HOURS

Worked Hours

(Reported & Paid)

This Year

860.50 >

1/1/2017 - 12/31/2017

Last Year

0.00 >

1/1/2016 - 12/31/2016

Email Me Hours Detail Report »

Work Assessment

Your work assessment may be an allowed itemized deduction on your federal income

Hours

Eligibility

Balances

Profile

More

HOURS DETAIL

Worked Hours

1/1/2017 - 12/31/2017

02/11/2017	East Coast Interiors	39.00
02/04/2017	East Coast Interiors	40.00
01/28/2017	East Coast Interiors	32.00

Hours

Eligibility

Balances

Profile

More

HEALTH ELIGIBILITY

Eligibility Information

Current Insured Period:

INELIGIBLE >

4/1/2017 - 9/30/2017

Next Insured Period:

Eligible - Plan 01 >

10/1/2017 - 3/31/2018

Health Eligibility Class:

Mass Carpenter

BCBS ID:

Covered Dependents

No eligible dependents recorded.

Hours

Eligibility

Balances

Profile

More

HEALTH ELIGIBILITY

10/1/2017 - 3/31/2018

Health Eligibility Class:

Mass Carpenter

BCBS ID:

Covered Dependents

No eligible dependents recorded.

Life Insurance Beneficiaries

Vxxxxxxx x xxxxxx, Primary, 100%

Nxxxxxxx xxxxxx, Contingent, 50%

Rxxxxx xxxxxx, Contingent, 50%






Hours

Eligibility

Balances

Profile

More

BALANCES	
Vesting Status:	Vested
Year Vested:	2007
Vesting Credits Earned:	12.00
Pension Credits Earned:	10.54
Estimated Monthly Pension Amount:	\$1,261.37
Net Annuity Account Balance:	\$151,787.48 >
Active Annuity Loans:	(none)
Vacation Fund Balance:	\$458.99
<div><div>Hours</div><div>Eligibility</div><div>Balances</div><div>Profile</div><div>More</div></div>	

PROFILE

Cxxxx R Mxxxxxxxxx
7 xxxxxxx xx
SAUGUS, MA 01906

Home Phone on File: Not on File

Cell Phone on File: (xxxx xxxxxxxx

Email on File: cxxxxxxxxxxxxxxxxxxxxxx

Date of Birth: On File

Marital Status: Not Married

Local on File: 723



Hours



Eligibility



Balances



Profile



More

MORE INFORMATION

Contact

North Atlantic States Carpenters Benefit Funds
350 Fordham Road
Wilmington, MA 01887
Mon - Fri : 8:30 AM - 4:30 PM
Phone: [800-344-1515](tel:800-344-1515)

For questions about your **benefits information** please call the phone number provided above.

Version: 1.50

Report Problem / Send Feedback

FAQ

Logout

How hours are reported

CENTRAL COLLECTIONS AGENCY

- **Electronic Benefit Reporting System**
 - > Reporting hours
 - > Tracking “no reports” filed
 - > Setting up new employers and members
- **Missing Stamp Hotline**
- **Payroll Audit Department**
 - > In-house: Jennifer Allen
 - > External firm: Novak Francella

RECIPROCAL FORM

- **Pension, Annuity & Health**

THE WEBSITE

- www.carpentersfund.org
- **ESS – Electronic Benefit System / Employer Reporting Portal**

Reciprocal Form – Pension, Annuity & Health

Authorization Form for the Transfer of Contributions

- ▶ **If you work outside the jurisdiction of Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island or Vermont, you must complete this form so that your hours are with your Home Fund.**
- ▶ **Contact the Hamden (for Local 326 or former Local 94 now 330RI) or Wilmington Fund Office (all other Locals) for the form. You have 60 days to complete and return from the date you started working under the related fund. The form can be completed and returned to the Fund Office prior to your actual start date.**
- ▶ **Indicate that you want your pension, annuity and health hours transferred back to your Home Fund.**
- ▶ **Once completed, the form does not have to be completed again should you return to work in that jurisdiction.**

New England Jurisdictions

- The Fund Office provides services to the following Local Union offices:

Metropolitan Boston Carpenters	Local Unions: 327, 328
Eastern MA Carpenters & *Rhode Island	Local Unions: *330, 336, 339, 346
Western MA Carpenters	Local Union 336
Wharf & Bridge Carpenters (Piledrivers)	Local Union 56
Eastern Millwright Regional Council	Local Union 1121
MA Floorcoverers	Local Union 2168
Northern New England Carpenters	Local Unions 349, 352
Residential Carpenters	Local Union 723
Connecticut	Local Union 326

Employer
Pay Period Ending
Job Location

Employer
Pay Period Ending
Job Location



Employer
Pay Period Ending
Job Location

Employer
Pay Period Ending
Job Location



Vacation Fund

- ▶ **Vacation Fund checks are issued annually on December 1, covering the period October 1, through September 30 (if received by October 31), including any prior periods:**
- ▶ **Keep your address current with the Fund Office to avoid:**
 - ▶ **Member address search conducted after 6 months, if check (> \$100) is not cashed then a fee of \$50 is assessed if the check is reissued.**
 - ▶ **Forfeiture:**
 - ▶ **After 18 months**
 - ▶ **Reissue at the discretion of the Board of Trustees**

Health Benefits

When Do I Get Health Insurance?

Follow These Steps:

Step I – First Worked Hour to Fund Office

At the Fund Office, Member Data Department will send a New Member Packet, with information about all benefits including a Health Enrollment form and Beneficiary Designation form

Step II– Hours Worked In Qualifying Work Period

The Fund office will track your hours during two Qualifying Work Periods each year:
1) February – July
2) August – January

Step III – Receive Eligibility Statement

The Fund Office will send an Eligibility Statement, providing hours worked and resulting coverage for Insured Periods starting October 1 and April 1

Newly Eligible Participants will receive their identification cards in the mail within 7 to 10 business days from the date coverage is effective.

You must be a member in good standing with your Local Union to receive and maintain coverage

Eligibility & Coverage Periods

Area	Plan 1	Plan 2	Qualifying Work Period	Insured Period
Massachusetts Carpenters, Piledrivers, Floorcoverers and Millwrights (MA, RI, NNE) Connecticut, Rhode Island	600 Hours 1,250 Hours 12-Month Look Back	450 hours	August – January and February - July	April – September and October - March
Northern New England Locals 349, 352	740 Hours 1,530 Hours 12-Month Look Back	550 Hours	August – January and February - July	April – September and October - March
Residential Local 723	760 Hours 1,570 Hours 12-Month Look back	570 Hours	August – January and February - July	April – September and October - March
Western Mass Local 336	720 Hours 1,490 Hours 12-Month Look Back	540 hours	August-January and February-July	April-September and October-March

Medical Coverage & Benefits

- ▶ **Medical & Surgical Benefits: Independence Administrators BCBS PPO network**
- ▶ **Prescription Drug Program: Express Scripts and Accredo for specialty drugs**
- ▶ **Vision Benefits: EyeMed**
- ▶ **Carpenters Assistance Program**
- ▶ **KGA/Employee Assistance Program**
- ▶ **Dental Benefits: Delta Dental**
- ▶ **Life Insurance: MetLife**

Additional Benefits

▶ **Apprentice Training Center Hours**

- ▶ If you are an Apprentice attending school at the Apprentice Training Center and do not work enough hours during a work period, the Plan will grant coverage if you are short 40 hours or less for one week of school or 80 hours or less for two weeks of school upon receipt of a letter from the Apprentice Training Center. Apprentice Training Center hours will be applied toward Short Hour Buy-In, COBRA, or the 12-Month Look Back rule.

▶ **Disability Extensions**

- ▶ If you become totally disabled during a work period and, as a result of that disability, you did not have enough hours to qualify for coverage, you may be eligible for a Disability Extension that extends your coverage period under the Plan. You may be granted coverage for up to two insured periods over the course of your career. They may be used consecutively in connection with one continuing disability, or they may be used on separate occasions in connection with separate disabilities

▶ **Accident & Sickness Benefits (Cannot be receiving Workers Compensation or Unemployment and must apply to PFML in applicable states. MA and CT both have PFML. RI has TDI)**

- ▶ \$500 per week for Plan 1 Participants (If you qualify for a state sponsored plan, you would not be eligible for this benefit)

▶ **Life Insurance**

- ▶ \$25,000 upon the death of the participant
- ▶ \$2,000 upon the death of the spouse

▶ **Accidental Death or Dismemberment Benefits**

- ▶ Accidental Death and Dismemberment (AD&D) Insurance provides a benefit for Plan I and II participants for accidental loss of life, limbs or eyesight while you are covered by the North Atlantic States Carpenters Health Benefits Fund through worked hours, including Short Hours Buy-In or a disability extension. Accidental Death coverage is \$25,000.

▶ **Widow's Extension**

- ▶ Upon the death of the participant, the surviving spouse and dependents will be eligible for an extension of health insurance for a period of 3 years, provided the surviving spouse and dependents have no other coverage.

Maternity Benefits

Eligibility:

- Female participants working under a Collective Bargaining Agreement with the NASRCC
- Pregnancy-related medical and mental health leave or disability
- Minimum of 40 hours worked for a contributing employer in the current month or previous month at the time of the leave
- A participant is not eligible for the Health Fund's Accident & Sickness Disability benefits while receiving this Supplemental Wage Replacement Benefit or state-sponsored paid family medical leave benefits.

Length of benefit: Participant must provide medical documentation from their doctor substantiating the medical leave is due to pregnancy, or if the participant is receiving state-sponsored paid family medical leave benefits due to a pregnancy-related medical leave, the Health Fund can utilize the determination letter from the state-sponsored plan.

- Pre-birth: Up to 20 weeks per pregnancy
- Post-birth: Up to 12 weeks per pregnancy
- Total: Up to 32 weeks per pregnancy

Crediting of Hours:

- The Fund will credit up to 40 hours per week during your pregnancy-related medical and mental health leave or disability.
- The credited hours are treated as if they are actual hours worked. By crediting hours allows participants to secure health coverage for a future Insured Period. Participants working under the Shop Health Monthly Premium will receive month to month health coverage.

Extended health coverage: If a participant still does not qualify for health coverage after the credited hours, they may qualify for a Maternity Health Extension which grants coverage for the next Insured Period based on the participant's current health coverage plan of benefits. There are an unlimited number of Maternity Health Extensions allowed; can only utilize up to two extensions per pregnancy.

Maternity Benefits -continued

Supplemental wage replacement:

- Provides a Supplemental Wage Replacement to eligible participants on Plan I or Plan II at the time of pregnancy-related leave.
- This benefit is in addition to payments participants may be receiving from a state-sponsored paid family medical leave plan.
- Can not exceed a participant's average weekly wage, up to a maximum of \$1,200 per week.
- Calculation of a participant's average weekly wage will be determined using the highest eight-week wage running from the previous 52-week period prior to the leave.

Examples:

- If a participant's average weekly wage is \$1,500 and the participant is receiving Massachusetts Paid Family Medical Leave of \$1,100 per week, the participant will receive \$400 from the Health Fund.
- If a participant lives in a state that does not offer a state-sponsored paid family medical leave benefits program and the participant's average weekly wage is \$1,000, the participant will receive \$1,000 from the Health Fund.
- If a participant lives in a state that does not offer a state-sponsored paid family medical leave benefits program and the participant's average weekly wage is \$1,400, the participant will receive \$1,200 from the Health Fund.

Paid Family Medical Leave or Worker's Compensation

Crediting of Hours for Paid Family Medical Leave or Worker's Compensation:

- The Fund will credit up to 40 hours per week during your period of disability. The crediting of Worker's Compensation is effective April 1, 2024.
- The credited hours are treated as if they are actual hours worked. By crediting hours allows participants to secure health coverage for a future Insured Period. Participants working under the Shop Health Monthly Premium will receive month to month health coverage.
- Participants have up until 30 days after the start of the next Insured Period to apply for the hours credited due to the Paid Family Medical Leave or Worker's Compensation.
- A copy of the determination letter from the state program reflecting the period of disability or a copy of your Worker's Compensation benefits will be required.
- For participants receiving the Health Benefit Fund's Accident & Sickness Disability Benefit, the Plan will credit hours based on the form provided for this benefit.

Disability Extensions:

- If a participant still does not qualify for health coverage after the credited hours, they may qualify for a Disability Extension which grants coverage for the next Insured Period.
- Coverage is based on the Plan of benefits in effective at the time of disability.
- Maximum of two (2) Disability Extensions allowed over the course of a participant's career.
- Disability Extensions may be used consecutively in connection with one continuing disability, or they may be used on separate occasions in connection with separate disabilities

Employee Assistance Program - KGA



Great Benefits for Life



- ✓ **Parenting Resources**
- ✓ **Stress Reduction**
- ✓ **Elder Care Resources**
- ✓ **Career Assessment**
- ✓ **Legal Assistance**
- ✓ **Work-Life Resources**
- ✓ **Financial Consultation**
- ✓ **Nutrition Consultation**

Pension & Annuity Benefits

Pension Fund - Vesting

What does “VESTED” mean and how do I become vested?

- Vested means you are guaranteed a monthly pension for your life when you retire
- You need five vesting credits to become vested
- Vesting credits are determined based on the number of hours you work in a Plan Year (January 1 – December 31)

Hours Worked in a Plan Year	Years of Vesting Credit Earned
840 or more	1 Year
700 or more but less than 840	.5 Year
560 or more but less than 700	.4 Year
420 or more but less than 560	.3 Year
280 or more but less than 420	.2 Year
140 or more but less than 280	.1 Year
Less than 140	0 Year

Pension Fund - Credits

What are Pension Credits?

- Pension credits are determined by the number of hours you work in a plan year (January 1 – December 31)
- Working 1,400 hours in a plan year equals 1.0 pension credit. You cannot earn more than one in a plan year

Hours Worked	Earned
Less than 140 hours	0.0
140 – 279	0.1
280 – 419	0.2
420 – 559	0.3
560 – 699	0.4
700 – 839	0.5
840 – 979	0.6
980 – 1,119	0.7
1,120 – 1,259	0.8
1,260 – 1,399	0.9
1,400	1.0 Maximum

What is a Break in Service?

FIVE YEAR BREAK RULE

- ▶ If you stop working in covered employment and you are **NOT** vested when you leave, after FIVE YEARS you will incur a Break in Service and lose all the pension and vesting credits earned prior to the Break.
- ▶ **Example:** John has 3 pension credits and 3 vesting credits through 2015. He decides to stop working in the construction industry. If John does not earn 0.1 pension credit/vesting credit (140 hours) before December 31, 2020, he will incur a Break in Service because he was not vested when he stopped working.

Additional Benefits

❖ First Year Apprentice Pension Credit

- ❖ Employers do not pay pension contributions for First Year Apprentices. Once you have earned 10 pension credits, the Fund will credit your record with the hours you have worked as First Year Apprentice after January 1, 1992. Effective, October 1, 2017, forward, employers will not be required to pay pension contributions for Second Year Apprentices. The Fund will credit your record with the hours you have worked for both your first and second year provided you have earned 10 pension credits. In addition, Apprentices indentured after October 1, 2017, will be eligible for vesting credit, based on the hours worked as a First or Second Year Apprentice.

❖ Worker's Compensation/Sickness Disability Credit

- ❖ If you are unable to work due a work- related injury or a non-work related injury, you may be eligible to have your pension credited with sickness disability credit of 35 hours per week for a maximum of 52 weeks per lifetime. To be eligible you must have earned 0.1 pension credit in one of the two calendar years prior to the disability.

❖ Military Credit (USERRA) for Pension and Annuity

- ❖ **If you are called to active duty in the Armed forces**, you may be eligible for the pension and annuity Funds to credit your record for the time you served. Contact the Fund Office when you are discharged for details. Eligibility is determined based on a participant working 140 hours in the 12 months prior to active duty and upon discharge returning to covered employment within the time period prescribed by law.

When can you retire?

- **Normal Retirement Age**

Age 62 with 10 pension credits

- **Service Pension**

Any age with 30 pension credits – No reduction for age

- **Vested Pension**

Age 62 with 5 vesting credits

- **Early Retirement**

Age 55 with a minimum of 10 pension credits – Reduced for age

- **Disability Pension**

At any age with either 10 pension credits or 10 years of vesting service

Guaranteed Annuity Fund

WHAT DOES “VESTED” MEAN AND HOW DO I BECOME VESTED

- Once you have worked one hour under the Plan you are vested
- Your account balance continues to grow through employer contributions and interest. Also, your account is “Guaranteed”

WHEN ARE YOU ELIGIBLE FOR BENEFITS?

- Retirement – Normal or Early
- If you become permanently disabled
- Termination

Guaranteed Annuity Fund - Loans

- If you have been a participant of the Guaranteed Annuity Fund for one year, you are eligible for a loan
- You are eligible to borrow up to 50% of your account balance not to exceed \$50,000.
- Loans Fees - \$15.00 one-time set-up fee and \$80.00 annual fee for the life of the loan.
- There are specific loans available such as:
 - ✓ New home purchase
 - ✓ Remodeling or construct a home
 - ✓ Tuition
 - ✓ Medical expenses
 - ✓ Temporary disability
 - ✓ To avoid foreclosure or eviction
 - ✓ Delinquent real estate taxes
 - ✓ Funeral expenses
 - ✓ To acquire a primary residence
 - ✓ Cobra premiums through the Carpenters Health Benefits Fund

Life Events

- ▶ If your marital status changes
- ▶ If you have a baby, adopt a child or become a stepparent or legal guardian
- ▶ If you become disabled
- ▶ If you enter the Military
- ▶ If you move
- ▶ Upon the death of you or your spouse

Participants and Dependents should contact the Fund Office ASAP because Life Events affect your benefits.