



# UFAWU-Unifor

## Status of United Fishermen's Benefit Fund

**Who runs the Benefit Fund?** The United Fishermen's Benefit Fund (UFBF) is directed by a Board of Trustees elected from the Union, Native Brotherhood, and the Vessel Owners. The companies used to have a seat on the Board but they asked to have it eliminated in 1989.

The UFBF needs staff to administer the Fund and make sure members receive Benefits when needed.

**The Board of Trustees are doing a good job!** As CFC payments into the Benefit Fund have declined, from an average of 380,000 to zero, the Board of Trustees has reduced administration costs by 60%.

Administration costs include Staff wages. They also include: the annual Audit, charges by Pacific Blue Cross to administer Extended Health Benefits, insurance, postage and office supplies. The Union has always paid the UFBF office rent and Unifor has paid the phone bill since 2014.

### From 2007 to 2017

- Company payments declined by 98%
- Total admin costs have declined by 60%
- Staffing costs have declined by 51%

The UFBF staff have always been linked with the Union. The companies paid into the Fishermen's Benefit Fund because the Union Collective Agreement required them to. The Union bargained increases into the Fund during salmon and herring negotiations.

The Benefit Fund Director has always been on the floats to talk to fishermen about what is important to them and their families. Maintaining and expanding the Benefit Fund is a joint responsibility of the Union and the Fund.

The Union's Bookkeeper looks after the Benefit Fund books and charges the Fund for that work. The Union's Northern Organizer does WCB appeals and some clerical work, and is paid for that work by the UFBF, while her Union work is paid for by the Union. **It only makes sense to share staff.**

**Shoreworker Benefit Fund:** Shoreworkers have their own Benefit Fund, completely separate from the UFBF, financed by cents per straight time hour worked and their Benefits are totally different. To keep costs down, one Director administrates both Funds. When doing Shoreworker Benefit Fund work, the Director is paid by the Shoreworker Fund. The Benefit Fund Director goes to the plants, to ensure safety and to explain shore Benefits to shoreworkers. While he is there, he may help solve a problem or two.

**Honorary (Retired) Members:** The payment into the Fund by Honourary Members has ranged from a high of \$115,400 in 2009 to \$39,700 in 2017, as our older members pass on. Benefits for retired members are less than what active fishermen are eligible for.

**Non-salmon fishermen** can become members of the Fund with a payment that varies depending on their fishery.

**CFC is totally wrong** when they accuse the Union staff of collecting huge amounts from the fund in 2013. **The staff collected a total of \$1,980** from the Fund in 2013, not \$56,000.

We hope this clears up the attack on the Fund by CFC.

You are welcome to visit us to see the Audits of the UFBF

More info please call:

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INFORMATION FROM THE UFBF AUDITS 2007-2017

TYPE OF CLAIMS	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
Weekly Indemnity	13,510	22,850	16,000	8,050	9,650	23,100	35,000	200	21,500	10,600	17,000	
Hospital	8,836	4,564	17,369	9,550	9,819	7,655	830	4,641	4,229	-	-	
Travel Assistance	5,001	1,171	1,989	2,136	923	5,502	5,835	4,224	5,294	1,551	2,509	
Loss of Life	33,000	11,000	10,000	10,000	-	14,500	10,000	-	5,000	5,000	5,000	
Funeral	8,000	20,000	12,850	10,100	9,000	9,000	8,000	4,000	9,000	3,000	5,000	
Dental	180,739	127,841	101,864	86,487	84,533	76,947	76,050	83,166	84,451	75,422	71,759	
Shipwreck	-	1,700	-	-	-	-	-	-	-	-	-	
Total Disability	5,000	-	5,000	-	-	-	-	-	-	-	-	
Extended Health	248,767	190,320	149,685	138,625	109,541	99,905	116,851	101,853	116,168	113,339	122,252	
<b>TOTAL CLAIMS</b>	<b>502,853</b>	<b>379,446</b>	<b>314,757</b>	<b>264,948</b>	<b>223,466</b>	<b>236,609</b>	<b>252,566</b>	<b>198,084</b>	<b>245,642</b>	<b>208,912</b>	<b>223,520</b>	44%

ADMIN COSTS \$	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	compare
												2017 to 2006
Board of Trustee meetings	5,479	3,350	5,902	3,689	2,936	5,365	4,048	3,473	1,814	1,398	2,226	41%
Ext Health (PBC charges)	20,986	16,038	12,616	12,662	10,310	9,399	10,519	9,021	10,909	11,170	12,806	61%
Audit	11,948	10,525	10,246	10,395	11,088	12,888	9,588	11,550	12,852	11,498	11,529	96%
Misc including insurance	35,213	21,054	21,056	21,453	14,605	26,661	17,990	36,929	10,853	2,260	16,385	47%
<b>TOTAL STAFF</b>	<b>108,633</b>	<b>111,394</b>	<b>89,275</b>	<b>111,605</b>	<b>116,638</b>	<b>95,924</b>	<b>102,367</b>	<b>67,723</b>	<b>77,315</b>	<b>66,376</b>	<b>55,110</b>	51%
<b>ADMIN COSTS</b>	<b>167,912</b>	<b>158,023</b>	<b>134,375</b>	<b>157,213</b>	<b>158,895</b>	<b>146,919</b>	<b>147,103</b>	<b>133,416</b>	<b>118,081</b>	<b>107,049</b>	<b>101,408</b>	60%

INCOME \$	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
<b>CFC and other companies</b>	<b>353,953</b>	<b>120,700</b>	<b>420,031</b>	<b>635,319</b>	<b>370,446</b>	<b>161,053</b>	<b>498,498</b>	<b>487,030</b>	<b>150,631</b>	<b>44,120</b>	<b>8,813</b>	98% less
Honourary Members Payments	29,650	71,292	115,400	99,575	84,650	70,109	57,894	55,556	46,519	45,125	39,673	
Misc income including interest	58,782	11,054	26,239	20,938	38,101	45,073	105,217	38,920	38,875	39,435	33,437	
<b>TOTAL INCOME</b>	<b>442,385</b>	<b>203,046</b>	<b>561,670</b>	<b>755,832</b>	<b>493,197</b>	<b>276,235</b>	<b>661,609</b>	<b>581,506</b>	<b>236,025</b>	<b>128,680</b>	<b>81,923</b>	

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
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Benefit Fund Director												2017 - one full time
Benefit Fund Support Staff												2 part time
Safety Director/WCB												20% income cut in 2013
Safety/WCB/Support Staff												Part time staff also works
Book keeping												for, and is paid by Union
	3 full time staff					2013 - present All staff dropped to 4 days/wk (20% cost savings)						
	working 5 days/week					Cross hatch  - staff paid part time by Fish Benefit Fund						

**Just a remark on CFC's offer to "design a better system" for Benefits.**

Union Shreworkers have a Medical and Dental Plan under their collective agreement. (The Shreworkers' Benefit Fund does not pay for these Benefits). Is this the "better system" they MIGHT NOW offer to fishermen?

What extended health and dental benefits cost shoreworkers:  
  
**The UFBF covers these costs for fishermen. As well as providing many other Benefits**

Monthly premiums	Shore pay:	single	couple	family
20%	When working	23.12	45.12	74.27
50%	layoff 3 months	57.80	112.80	185.68
100%	layoff 6 months	115.60	225.59	371.35

**UFBF PLAN coverage explanation and forms - go to: [ufawu-unifor.org](http://ufawu-unifor.org)**

**It is in fishermen's interests, and in the UFBF's interests, to have a strong union.**