

Tendermen's Collective Agreement – medical and dental benefits

Basic Medical (MSP)
Extended Health
Dental

Tendermen are also covered by the **United Fishermen's Benefit Fund** for Extended Health and Dental coverage

Eligibility
Premiums

ARTICLE 14 - M.S.P.

- 14.01 The contract currently held by the Company and the B.C. **Medical Services Plan**, to provide medical care to employees classified herein who qualify and who indicate their desire to be covered by the plan, shall remain in effect for the duration of this Agreement.
- 14.02 The Contract currently held by the Company and the Medical Services Association to provide **Extended Health Benefits** to employees classified herein who qualify and who indicate their desire to be covered by the plan, shall remain in effect for the duration of this Agreement.
- 14.03 Premium rates of the B.C. Medical Services Plan and the Extended Health Benefits Plan of M.S.A. may be adjusted at any time as may be required to reflect changes in the coverage of either plan, or changes in the experience of the group.
- 14.04 **Eligibility:** To qualify for coverage, an employee must have been on the payroll of a Company signatory to this Agreement for a minimum of five (5) calendar months during the two (2) year period immediately preceding his date of enrollment and state his intention of maintaining coverage under the B.C. Medical Service Plan and the Extended Health Benefits of M.S.A. for a full twelve month period after enrollment.
- 14.05 Application forms: To ensure enrolment in both Medical Services Plan and the Extended Health Benefits Plan, an employee must complete and sign the required application forms of both plans.
- 14.06 **Payment of Premiums:** Subject to the conditions set forth herein for prepaid premiums, the Company shall pay the initiation fee and 80% of the premium for each month the employee is on the payroll.
- 14.07 Prepaid Premiums: To assist employees who are temporarily laid off to maintain their coverage for a full twelve (12) month period after their date of enrollment, the Company shall make the following contributions:

- a) If an employee is laid off after four (4) months from his date of enrollment, or in subsequent years if the employee is laid off after four (4) months on the payroll in the twelve (12) month period immediately following the date of rehire, the Company will pay 80% of the next two monthly premiums. Thereafter, the full premiums must be paid in advance by the employee to maintain his coverage to the anticipated date of rehire.
- b) If an employee is laid off after five (5) months from his date of enrollment, or in subsequent years if the employee is laid off after five (5) months on the payroll in the twelve (12) month period immediately following the date of rehire, the Company will pay 80% of the next three monthly premiums and 50% of the monthly premiums for the fourth to sixth months of layoff. Thereafter, the full premium must be paid in advance by the employee to maintain his coverage to the anticipated date of rehire.

ARTICLE 15 - DENTAL PLAN

- 15.01 The Company agrees to have a Medical Services Association Dental Care Plan in effect by January 1, 1976 for employees classified herein who qualify in accordance with the requirements of the Plan and who indicate their desire to be covered by the Plan.
- 15.02 The Plan shall provide a maximum 80% of Plan A - Basic Services and 60% of Plan B - Prosthetic Appliances and Procedures. Employees, their spouses and registered dependents shall be eligible for services under the provisions of the Plan. Effective February 1, 1988, Part C will be added to the Plan. This will cover dependent children to a lifetime maximum of \$850.00 (50 percent reimbursement).
- 15.03 Premium rate may be adjusted at any time as may be required to reflect change in the experience of the group, and/or changes in dental service rates.
- 15.04 Eligibility: To qualify for coverage under the Dental Plan an employee must have accumulated:
1 year of 75 days' service, or
2 consecutive years of at least 55 days' service, or
3 consecutive years of at least 40 days' service.
- 15.05 Payment of Premiums: Subject to the conditions set forth herein, for prepaid premiums the Company agrees to pay 80% of the premium for each month employee is on the payroll.

15.06 Prepaid Premiums: To assist employees who are temporarily laid off to maintain their coverage for a full twelve months after their date of enrollment, the Company shall make the following contributions:

15.06.1 If an employee is laid off after four (4) months from his date of enrollment or in subsequent years if the employee is laid off after four (4) months on the payroll in the twelve (12) month period immediately following the date of rehire, the Company will pay 80% of the next two monthly premiums. Thereafter, the full premiums must be paid in advance by the employee to maintain his coverage to the anticipated date of rehire.

15.06.2 If an employee is laid off after five (5) months from his date of enrollment, or in subsequent years if the employee is laid off after five (5) months on the payroll in the twelve (12) month period immediately following the date of rehire, the Company will pay 80% of the next three monthly premiums and 50% of the monthly premium for the fourth to sixth months of layoff. Thereafter, the full premiums must be paid in advance by the employee to maintain his coverage to the anticipated date of rehire.