

# MASTER CONSTRUCTION TRADE UNION BENEFIT PLAN

## SUMMARY OF BENEFITS – EFFECTIVE JANUARY 1, 2026

This summary gives current benefits and rates. It is not meant to stand alone, but to supplement the more complete descriptions in the Plan booklet. Please contact the Plan Administrator (Convyta Partners), for further information:  
 501 – 4445 Lougheed Hwy, Burnaby, BC V5C 0E4 - Phone: 1-866-278-3744 - FAX: 604-433-8894  
 Email: [MCTUB@convyta.com](mailto:MCTUB@convyta.com) – Web: <https://mctbenefits.org/>

*Benefits are for **members in good standing** of MoveUp and employed by participating employers.*

<b>CONTRIBUTION RATE</b>	Employers remit \$4.80 per hour as required by the collective agreement effective May 1, 2023. This amount includes a 12 cent allocation targeted specifically to the SUB Plan.		
<b>TO ESTABLISH COVERAGE</b>	New members, or if coverage has lapsed: 260 hours reported in 6 consecutive months.		
<b>MONTHLY COVER CHARGE</b>	130 hours		
<b>HOURLY-BANK MAXIMUM</b>	1,560 hours (12 months coverage)		
<b>SELF-PAYMENTS</b>	To maintain coverage, except STD & LTD, you may self-pay at \$3.40/hr for up to 6 consecutive months, if you are working less than 130 hours per month, or if you are on lay-off, extended holidays, retired, etc. <i>Rate subject to change.</i>		
<b>EMPLOYEE AND FAMILY ASSISTANCE PLAN (EFAP)</b> <i>provided by FSEAP</i>	The EFAP is a voluntary, confidential counselling and information service for all covered members of MCTUB and their families, even if not covered on the hour bank. To book an appointment, call: 1-800-667-0993 or go to <a href="http://www.fseap.ca">www.fseap.ca</a> (password: 2bwell). Identify yourself as a member of the Master Construction Trade Union Benefit Plan.		
<b>EXTENDED HEALTH CARE</b> <i>self-insured by Trust, large claims insured by Pacific Blue Cross</i>	No deductible, 90% Reimbursement, No Financial Limit Note, the drug benefit is paid directly – show your PBC ID card to the pharmacist. There is also a generic substitution requirement and a limit on pharmacy mark-up and dispensing fee.  Vision Care \$500/24 months ( <i>including</i> laser eye surgery and eye exams). Hearing Aids \$700 per person in each 60 month period. Medi-Assist Worldwide emergency medical assistance.		
<b>SHORT TERM DISABILITY</b> <i>self-insured by the Trust Fund, paid by Pacific Blue Cross</i> <b>Effective March 1, 2020, integrated with Employment Insurance (EI)</b>	75% of weekly earnings, to a maximum weekly benefit of \$729, subject to applicable income tax deductions; from 1st day injury or hospitalization (including day surgery), 8th day illness. Maximum 39 weeks, integrated with EI. (Weeks 1-4 Short Term Disability, Weeks 5-30 Employment Insurance, Weeks 31-39 Short Term Disability.) Note, rehabilitation assistance including graduated return to work is available. For information contact Pacific Blue Cross or the Plan office.		
<b>LONG TERM DISABILITY</b> <i>insured by the Co-operators</i>	After 39 continuous / consecutive weeks of Total Disability, 75% of monthly earnings, to a <b>maximum of \$2,200</b> , subject to income tax deductions. Benefit is reduced by WCB and any rehabilitation earnings; any other income is subject to a maximum of 85% of pre-disability earnings. Payable to 65th birthday, recovery, retirement, or death. First 2 years – disabled from “own occupation”, thereafter – disabled from “any occupation.” Note: While on this benefit, you are eligible for mini-plan (EHC only). Contact the Plan Administrator for details <b>before</b> your hour bank runs out!		
<b>DENTAL</b> <i>insured by Pacific Blue Cross</i>	Part A (Basic)	100%	<b>No financial limit on A &amp; B</b>  \$3,000 per person lifetime limit
	Part B1 (Crown,Bridge)	80%	
	Part B2 (Dentures)	80%	
	Part C (Orthodontic)	50%	
<b>LIFE INSURANCE *</b>	\$75,000	<b>To age 70, retirement* or pension only</b>	
<b>ACCIDENTAL DEATH AND DISMEMBERMENT (AD&amp;D)</b> <i>both insured by the Co-operators</i>	\$75,000 principal sum	<b>To age 70, retirement or pension only</b>	
	<b>Conversion</b> - you may convert to an individual life policy by applying within 31 days of termination from Plan coverage. <b>Disability</b> - if you apply promptly after being disabled for 9 months, life and AD&D insurance coverage may continue to age 65.		
<b>DEPENDENT LIFE INSURANCE</b>	\$10,000 Spouse / \$5,000 Child		
<b>SUB Maternity Benefit</b> <i>self-insured by Trustees</i>	To be eligible, members must be covered on Hourbank Plan for one year. Top up to EI benefits to equivalent of 90% of wages for weeks 1-16 of maternity leave. <b>Payments are subject to applicable income tax deductions.</b> For details contact the Plan office.		

\* Life Insurance may be continued up to 8 months after retirement depending on your hour bank.