

**MASTER CONSTRUCTION TRADE UNION BENEFIT PLAN  
SUPPLEMENTARY UNEMPLOYMENT BENEFIT (SUB) – MATERNITY TOP-UP  
PLAN SUMMARY**

The Trustees of the Master Construction Trade Union Benefit Plan provide a Supplementary Unemployment Benefit (SUB) to help support members during maternity leave. This benefit supplements Employment Insurance (EI) maternity benefits.

**Benefit Amount**

The SUB tops up EI maternity benefits to the equivalent of 90% of regular wages.

Payments are provided as follows:

- **Week 1 (EI waiting period):** The Plan pays an amount equal to 90% of regular wages.
- **Weeks 2–16 of maternity leave:** The Plan tops up EI maternity benefits so that the combined total equals approximately 90% of regular wages.

For members who do not work regular hours for one employer, wages will be calculated in the same manner as for Short-Term Disability (STD) benefits, based on earnings during the 20 weeks prior to the start of maternity leave.

**What the Benefit Does Not Cover**

- Applies only to EI maternity benefits
- Does not apply to EI parental benefits
- Does not apply during periods when you are receiving other types of benefits
- Does not top up reductions to EI benefits caused by other income

**Eligibility**

To qualify for the SUB maternity benefit, you must:

- Be covered under the Hourbank Plan for at least one year before the start of maternity leave (*effective for claims beginning February 1, 2023 or later*)
- Be eligible for Short-Term Disability (STD) benefits under the Plan at the start of maternity leave
- Be approved for and receiving EI maternity benefits

**Proof of EI Benefits**

To receive SUB payments, you must provide the Plan Administrator with proof that you are receiving EI maternity benefits (such as EI payment statements).

Because of this requirement, the payment for the EI waiting period (week 1) cannot be issued until EI begins paying benefits for weeks 2-16.

**Claim Deadline**

Claims for the maternity top-up must be submitted no later than June 30 of the calendar year following the year in which the leave began.

**Tax Information**

SUB maternity benefit payments are taxable income. Payments will be reported on a T4A tax slip issued after year-end by the Plan.

**Important Note:**

This summary provides an overview of benefits currently available under the Plan. In the event of any discrepancy between this summary and the official Plan documents or insurance contracts, the official documents will govern. All benefits are subject to the terms, conditions, and limitations of the Plan. The Trustees reserve the right to amend, modify, or terminate benefits in accordance with the Trust Agreement.