

June 27, 2019

Dear Member,

There are a lot of rumours going around the jobsite about your Health & Welfare, Pension, and other benefits. Below is a quick question and answer page on a few of the benefits the collective agreement provides.

## Retirement Savings

---

**Q:** Do I pay a matching amount into the Pension Plan?

**A:** No, pension contributions are 100% employer paid and only enforceable with a Collective Agreement. In fact you have contributions going into two different retirement vehicles: \$1.75 per hour earned is going into a defined benefit plan, and \$0.50 per hour earned is going into a self-directed RRSP (“Hours earned” means that, for every overtime hour you work, the Collective Agreement forces the employer to multiply your pension contribution by 1.5 for a time-and-a-half hour, or multiplied by 2 for a double-time hour).

**Q:** What’s the difference between the two pensions?

**A:** The 100% employer paid \$0.50 self-directed RRSP is like any other RRSP; you can invest it as you wish and let it grow to your retirement, or draw it out if you need (within the rules set-out by the Canada Revenue Agency). The \$1.75 contribution (also 100% employer paid) goes into the Canadian Industry Pension Plan. This is a defined benefit plan that provides a monthly pension from the date of your retirement to the day you pass away, and if you so choose, you can select an option that will continue on for your spouse’s lifetime as well.

**Q:** Why is the contribution rate for the Pension \$1.75, but \$0.50 for the RRSP?

**A:** While the contribution rates to the plans have been in place for many years, the total contribution of \$2.25 can be re-allocated between the plans with the vote of Redline employees.

## Health Benefits

---

**Q:** Who pays the Health & Welfare premiums?

**A:** The Collective Agreement ensures that the employer pays your Health & Welfare premiums.

Continued...

### Provincial Office:

7621 Kingsway, Burnaby, BC V3N 3C7

**T:** 604.524.8334 **TOLL FREE:** 1.800.266.1527

**F:** 604.524.8011 | **W:** dc38.ca



**Representing painters, glaziers, drywall finishers,  
interior systems mechanics and allied workers**

**Q:** What currently happens to my Health & Welfare coverage if I'm laid off by Redline?

**A:** Through employer contributions, members could have up to one year of coverage banked with DC38. The collective agreement ensures the "Hour Bank" benefit is available to members working for a signatory contractor.

---

**Q:** What is the Health & Welfare Plan, and what does it do for me?

**A:** The Plan provides coverage for many expenses including dental\*, vision care, short-term disability, prescription medications, massage therapy, chiropractic treatments, physiotherapy, life insurance, payment of MSP (BC Medical) premiums, and.

\*unlimited basic dental is provided at a 90% reimbursement rate.

---

**Q:** What will happen to my Health & Welfare coverage if Redline is no longer a unionized employer?

**A:** Your Health and Welfare coverage will end if you choose to remain employed by a decertified employer.

### WorkSafe (WCB) Claims

---

**Q:** What happens if I'm injured at work and I'm not happy with a WorkSafe decision?

**A:** Glazing is a physically demanding trade and over the years the work takes its toll on the body. District Council 38 has access to - and provides - a Worker Advocate through the BC Building Trades. Merrill O'Donnell has successfully assisted members on behalf of DC38 when they've needed it most. In fact, Merrill is currently assisting a Redline employee on an ongoing basis. There will be more information about this in a future email.

### Apprenticeship

---

**Q:** What will happen with my apprenticeship training?

**A:** The Joint Trade Society (JTS) sponsors all DC38 apprentices, however the JTS will not continue to sponsor apprentices employed by non-union employers. You can find another sponsor, but you will no longer receive the same supports as a Union apprentice. These supports include school fund savings contributions, lodging subsidies, and specialized services.

The above noted benefits are only a few of the benefits provided through your collective agreement. You will be receiving additional emails on a number of different topics over the coming days.

In solidarity,  
IUPAT District Council 38



Dan Jajic  
Business Manager/Secretary Treasurer