

Plan K Port Coquitlam Hourly

Life, AD&D and Travel Options: 2 Options

Who pays options are available for Travel and Life and AD&D members pays 50% of the premiums until 4160 hours worked is reached and then the employer pays 100% of the premiums

Option 1 Member pays 50% of the premiums

Option 2 Employer pays 100% of the premiums

The members will go into Option 1 when first hired; after 4160 hours worked the member will move into Option 2. See process on changing a Benefit Option on how to make this change.

Waiting Periods

The waiting period is indicated as 90 working days of continuous employment and 4160 hours of employment for WI. This will require manual processing on your end to calculate when the member is eligible for benefits.

There will be no waiting period listed in the system so the administrator needs to enter the effective date in which the member's benefits are effective. ie. Member was hired January 1 however only reached 90 working days of continuous employment April 3 so you would enter April 3 under the **Hire Date (for Eligibility)** in the system.

Once benefits are selected and confirmed you can go back into the system and enter the true hire date under the hire date (for eligibility) so that the hire date column in the reports will reflect the correct date however this is not mandatory.

Weekly Indemnity

Since Weekly Indemnity (STD) is only effective after 4160 hours when you enroll the member on the website you will need to select Option 1 the no coverage option. Once 4160 hours is reached the Wi option can be switched to Option 2. See process on changing a Benefit Option on how to make this change.