



More Than Just a Benefit Plan

Merit Contractors is here to support you in your career in construction with programs that make a difference.

Educational Bursary Programs — Graduating from a New Brunswick school or GED program? You may be eligible for a \$500 Bursary. You can apply for one of the annual Merit New Brunswick "Lin Hupman Memorial Bursaries" available to students attending trades related education at an approved post secondary facility (University, Community College or Private non union facility). Apprenticeships are offered by many Merit employers and partial or full reimbursements may be available to you. For an application email info@meritnb.ca.

Training Programs — Our training is catered to the construction industry with its content, scheduling, and instructors. We offer e-learning courses Gold Seal accreditation, relevant material, and accessible classes. Visit our web site for a list of courses being offered at great discounts.

Vendor Discounts — Being a Merit employee gives you access to discounts from hundreds of vendors for everything from travel to work wear. Just log into the meritperks.ca website and create an employee account using the ID numbers from your Prescription Drug card.

Additional Coverage — Interested in purchasing additional life insurance or critical illness insurance? It's available at group rates, and if you purchase within 31 days of becoming in benefit, there's no medical required up to a specific benefit amount.

For more information visit merconbenefits.com

New • Nouveau Brunswick



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Understanding the Benefits of MERIT



HOUR BANK PLAN FOR FIELD EMPLOYEES

New • Nouveau Brunswick



www.meritnb.ca

One plan... one price... for EVERYONE

As a Merit employee, you now have access to a top notch benefit plan that was designed for construction employees. All coverage, with the exception of life and disability insurance, is extended to both you and your family members.

Life Insurance — \$70,000 for employee (double in the case of accidental death), \$10,000 for spouse and \$5,000 each dependent.

Long Term Disability (*for employee only*) — after 120 days off work because of disability, up to \$2000/month for the first 2 years, then \$2500/month thereafter until age 65.

Short Term Disability (*optional for employee only*) — \$800/week for up to 120 days. Check with your employer to see if you have this coverage as part of your plan.

Dental — 80% coverage on basic services/ 50% on major services and 50% orthodontics limit per person to age 19- \$2500 per year limit for basic and major services combined.

Vision — \$350 every 2 years for glasses, frames or contacts, \$150 every two years for prescription safety glasses (employees only), and \$75 every 2 years for eye exams for those 19 years of age or every year for those under 19.

Prescription — 80% of the cost of eligible drugs. 100% of all other expenses.

Paramedical — \$600 maximum per year for physiotherapist. \$500 maximum per person (employee AND dependents) per calendar year per paramedical practitioner (acupuncturist, chiropractor/podiatrist, chiropractor, dietician, massage, naturopath, osteopath, psychologist, speech language pathologist).

Hospital — 100% coverage for semi-private hospital room.

Ambulance — Coverage of emergency ambulance service for both ground & air transportation.

EFAP — 24/7 free access to professional counseling assistance for professional or personal issues.

Out of Country Travel — \$2 million coverage per person per incident for emergency medical assistance. Includes emergency medical assistance for first 60 days each trip.

Best Doctors — second opinion medical advice for serious illness or injury by world renowned specialist when facing surgery or serious illness.

The information provided in this document is intended for informational purposes only and is subject to change without notice. Please call 1-877-263-7266 with any questions.



How does the Hour Bank work?

The hours you work each month are reported by your employer to the plan administrator, Mercon Benefit Services. Those hours are then deposited into your personal Hour Bank identified by your SIN. To pay for your benefits, 150 hours are deducted from your Hour Bank each month. Therefore, if you work more than 150 hours in a month, the excess will stay in your Hour Bank and accumulate. The more hours you work, the more your Hour Bank grows, to a cap of 1200 hours. Banked hours can be used to maintain coverage during months when you don't work as much, go to school, take a vacation, or are laid off.

When will I be eligible for benefits?

You'll need to have 300 hours in your Hour Bank before you are "in benefit". For most people, that means your coverage will start about 8 weeks after you start work. Once you're in benefit, you'll receive a package of information from Mercon Benefit Services advising you of the date benefits take effect, along with your benefit booklet. A prescription drug card will follow a few days later.

What happens if I run out of hours in my Hour Bank

You need to maintain a minimum of 150 hours in your Hour Bank to remain in benefit. If you fall below that, you'll receive a letter letting you know when your benefits will stop. You can choose to self-pay your premiums for up to 6 months to retain benefit coverage. You can access your Hour Bank balance on the internet with a user name and password, which will be included in your information package from Mercon.

Can I take my hours with me when I change jobs?

If you go to another Merit employer, your benefits follow you. You won't have to work the 300 hour qualifying period again unless you fall out of benefit and remain out of benefit for a period of 8 months. Because hours are reported based on SIN, it's a smooth transition from one Merit employer to another.

Making a Claim Under Your Plan

All claims must be forwarded to Great West Life at the address on the claim form. If you have any questions about your claim, contact Mercon Benefit Services. All claim forms are available at www.merconbenefits.com

Dental Services — Merit Dental Services Claim Form

Some dentists may direct bill. Check with your dentist about this option. For extensive dental treatment, make sure you get a pre-approval done to ensure coverage applies. Great West Life will advise both you and your dentist of the eligible benefit amounts.

Prescription Services — Merit Healthcare Expense Statement

Your prescription drug card will allow the pharmacy to direct bill for prescriptions so that you only pay the 20% not covered by the plan. Check with your pharmacy to see if they offer this service. You can also pay for the prescription yourself and submit your receipts for reimbursement.

Other Services — Please contact Mercon Benefit Services (including Vision Care coverage)

Out of Country Travel Claims — Please contact Mercon Benefit Services

Before undertaking any medical services while outside of Canada, you are required to consult with Global Medical Assistance.

Electronic Claims Filing — You are able to file certain claims electronically once you set up banking information on Great West Life's website. You can also sign up for direct deposit. In either case, you need to register online at www.greatwestlife.com. Please call Mercon Benefits for assistance or login to groupnet.com.

