

U.A. Local 787 Health Plan

Retired Member Health Plan



Your Retired Member Health Plan (RMHP) helps you maintain benefits after retirement. While some benefits change or are reduced at retirement, the RMHP provides ongoing coverage for you and your eligible dependants. Coverage remains subject to the Plan's general rules, including those related to dependant coverage, costs, and eligibility requirements.

Eligibility

To be eligible for coverage under the Retired Member Health Plan (RMHP), you must meet the following conditions on the date coverage begins:

1. You must be **age 55 or older** and,
2. Have maintained continuous Health Plan coverage as an Active, Inactive, or Disabled Member (including Pay Direct coverage) **for at least 24 consecutive months immediately before enrolling**, and for a cumulative total of at least five of the previous ten years.
3. If you have been **a Plan Member for less than five years**, you must have continuous coverage from the date you first became a member in good standing of U.A. Local 787.
4. You must have had employer contributions made on your behalf, made Pay Direct contributions, or **received Long Term Disability (LTD) benefit payments within 6 months of your retirement**, or
 - a. have been available for work through the U.A. Local 787 Out of Work List or on a Travel Card within 24 months, before your RMHP coverage begins.
5. You must also have retired from the HVACR industry, ceased working for contributing employers, remain a member in good standing of U.A. Local 787, and satisfy the Local that you are fully retired from the industry.
6. You must complete the necessary document, and where applicable, they are confirmed by U.A. Local 787.

Applying and Important Dates

To enroll, you must complete and submit the appropriate [RMHP Application Form](#), which will be provided by the Plan administrator when you submit a [retirement application](#), **or after 3 months of no employer contributions if you are 55 or older.**

Your complete application must be **submitted within 6 months of your last day of work for a signatory employer**, or within 6 months of your LTD benefits ending if you are a Disabled Member. Members applying under the **Disabled Member option must apply within 90 days of receiving their [RMHP Application Form](#) from the Plan administrator.**

If you are on the U.A. Local 787 Out of Work List or working on a Travel Card, coverage must begin within the first **24 months** of that period.

Duration and Cost

Your RMHP coverage duration and cost are determined by your Plan Membership history. Plan Membership is calculated using the average of your continuous U.A. Local 787 Membership in Good Standing as confirmed by U.A. Local 787 and your accumulated Health Plan coverage.

There are three RMHP coverage classifications.

1. If you have **more than 30 years** of Plan Membership, you qualify for **Fund Paid Lifetime Coverage**, which provides coverage for your lifetime with no Pay Direct contributions required.
2. If you have **10 to 30 years** of Plan Membership, you receive **Fund Paid Limited Coverage** for a period equal to your years of Plan Membership. No Pay Direct contributions are required.
3. If you have **less than 10 years** of Plan Membership, you may qualify for **Pay Direct Limited Coverage**, which lasts for a period equal to your years of Plan Membership and requires Pay Direct contributions for up to 10 years.

Once approved, your RMHP coverage period is fixed and cannot be extended, including during any approved suspension of coverage.

Beginning Coverage

When approved, your RMHP **coverage begins on the first day of the month in which you become a Retired Member**. Coverage continues for the period associated with your Plan Membership, as long as you remain a member in good standing of U.A. Local 787, remain retired from the HVACR industry (unless otherwise approved), and make any required Pay Direct contributions when due.

Once approved for RMHP coverage, Active Member coverage cannot be reinstated.

Considerations

If approved for post-retirement employment, RMHP coverage for you and your dependants will be suspended during that period, while your approved coverage duration continues to run.

RMHP coverage will end when your approved coverage period expires, required Pay Direct contributions are not maintained, or you no longer meet the Plan's eligibility requirements. **Coverage may also terminate if you return to work in the HVACR industry without prior approval or operate as a non-union employer.**

Once RMHP coverage terminates, it cannot be reinstated.

Coverage for Surviving Dependants

If you pass away while covered under the RMHP, **your eligible dependants may be able to continue coverage for a duration and cost based on your RMHP classification**. Coverage must be maintained continuously, cannot be reinstated once terminated, and no benefits are available if coverage was suspended due to approved post-retirement employment at the time of death.

Additional Information

Please read the U.A. Local 787 Benefit Plans booklet found on the Member Portal, MemberXG, for additional information on the RMHP and the benefit coverage offered.

For any questions, please contact the Plan Administration Office at the number or email listed below.



Questions?

Email: info@787benefits.ca

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Toll-Free: (866) 946 – 2220