

St. Louis-Kansas City Carpenters Regional Health, Vacation and Annuity Plans St. Louis Pension Trust Fund of St. Louis

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Important Information for Contributing Employers

As an employer signatory to a Collective Bargaining Agreement (CBA) or other written agreement with the Mid-America Carpenters Regional Council (MACRC), you are considered a contributing employer and therefore bound by the Trust Agreements governing the funds to which you contribute. These funds may include the St. Louis-Kansas City Carpenters Regional Health, Vacation and Annuity Trust Funds and/or the Carpenters Pension Trust Fund of St. Louis and are administered by the Mid-America Carpenters Regional Benefit Services, Inc. (St. Louis Benefit Office). There may be other funds to which you are signatory that are not administered by the St. Louis Benefit Office.

The following is a summary of what you need to know as a contributing employer when remitting contributions to our benefit office.

Benefit Contribution Payments

Your monthly contributions provide eligibility for benefits for your employees covered by a CBA or a Participation Agreement. Contributions are made based on hours worked for all employees performing bargaining unit work multiplied by the applicable contribution rate (hours worked or paid x contribution rate). Your contribution schedule is either weekly or monthly, based on your CBA:

Weekly contributions are due on the employee's pay date. For example, if employee wages are paid on Friday, fringes must also be purchased on Friday.

Monthly contributions are due on the 15th day of the month following the work month.

Important: Reports must be completed and submitted even if no work was performed.

Contributions received after the due date are considered delinquent. Interest is charged after six weeks of delinquency. In addition, delinquent employers will be posted on our website. Once delinquent benefits are brought up to date, the employer's name will be removed from the list.

Estamps: Purchasing Employee Benefits

Our secure system allows for employee health, vacation, annuity, and pension benefits to be purchased electronically. More information on the Estamps can be found on our website at estamps.carpdc.org. First time users must contact Employer Services at (314) 644-4802, option 5, to set up your account with a unique username and password.

Eligibility for Benefits

Remitting timely contributions and reports correctly ensures that your employees receive their entitled benefits.

Health Benefits

Each of your employees are initially eligible for health benefits on the first day of the month following the month in which they have worked a total of 500 Uncapped Credit Hours or 250 Capped Credit Hours *and* you have submitted contributions on your employees' behalf to the St. Louis Benefit Office.

CONTRIBUTION QUARTER Hours Worked	Provides Coverage For	BENEFIT QUARTER Eligibility Period
August, September, October	→	January, February, March
November, December, January	→	April, May, June
February, March, April	→	July, August, September
May, June, July	→	October, November, December

Vacation Benefits

Vacation benefits are a part of the employee's wage and are deducted from an employees' payroll pursuant to the applicable CBA. This is an "after tax" benefit, so you deduct the vacation portion from your employees' wages *after* you withhold payroll taxes from their wages. This deducted vacation amount is paid via our Estamp system as part of the full fringe benefit purchase.

Annuity Benefits

Employers contribute to the annuity fund as part of the purchase of fringe benefits pursuant to the applicable CBA. The St. Louis-Kansas City Carpenters Regional Annuity Plan was established in 2019 to supplement the defined benefit pension plan at retirement.

Pension Benefits

Carpenters Pension Trust Fund of St. Louis: Each of your employees earn one year of vesting service for each plan year (May 1 – April 30) they work at least 1,000 hours. They earn a non-forfeitable right to a pension benefit once five years of vesting service is earned.

Employers who participate in the St. Louis-Kansas City Carpenters Regional Health Plan may also participate in a pension fund other than the Carpenters Pension Fund of St. Louis, determined by your CBA. Other pension funds, including the Carpenters Pension Fund of Illinois, the Carpenters Pension Fund of Kansas City, and Kansas Building Trades Pension Fund are administered separately. Any questions regarding these funds must be made to the respective fund.

Compliance Audit Program

The compliance audit program is a record examination conducted on a regular basis to ensure all employers are paying contributions to the benefit office under the terms of the CBA or other written agreement. Periodic audits are conducted every 3 to 5 years based on a variety of criteria.

When your company is selected for an audit, the auditing firm will contact you to schedule a convenient date to conduct the financial record examination.

Please note, if our Independent Auditor is unable to obtain all the financial records to conduct the audit, or you refuse to comply with the audit request, your account may be referred to our legal counsel. In this case, you will be responsible for payment of interest, audit and legal fees and any delinquent contributions and liquidated damages.

Office Employee Program

You may enroll your full and/or part-time office employees in the Office Employee Plan if you have at least one full-time member that you report hours on regularly on your payroll. Contact the St. Louis Benefit Office for more information.

Jurisdiction

When an employee works outside of the geographical region of the CBA, contact the council in that jurisdiction to ensure you report contributions in the geographical area in which they are required.

This employer brochure is informational only and is not legally binding.

Questions on any of the information provided in this summary should be directed to Employer Services in the St. Louis Benefit Office at (314) 644-4802, option 5, Monday – Friday, 8:00 a.m. – 4:30 p.m.

Questions regarding the scope of bargaining unit work or any other CBA issue should be directed to the Mid-America Carpenters Regional Council St. Louis Office at (314) 644-4800.