

Benefits by The Hour

The Hourbank Benefits Plan: designed for MCA Alberta Members, their employees and their families.

Built specifically for MCA Alberta contractors, this benefit plan offers two tiers of very comprehensive and competitively priced coverage designed to deliver optimum benefits that meet and exceed your employees' needs and help companies manage per unit costs.

Salary/Office Plan

Designed specifically for our members, MCA has created an attractive Salary/Office Plan to compliment the Benefits By The Hour; putting all of your employees on one simple integrated platform.

Group Administrative Services

The MCA Team will work to ensure your benefits plan is properly managed and your employees are correctly and promptly reimbursed for their medical/dental expenses.

- ✓ Plan Member enrolment and records maintenance
- ✓ Providing detailed benefit coverage information
- ✓ Insurance premium and tax payments
- ✓ Dental, Medical, and Disability benefit payments
- ✓ Liaison with carriers for Life and Long Term Disability claims payment and management
- ✓ Bilingual contact centre

Small Business Benefit Plan

MCA can design custom plans for those who do not meet the **Benefits by The Hour** minimum participation rates.



Why Benefits by The Hour?

- Only pay for the hours worked
- Cost sharing available
- Mobile App and e-Claims
- Customer service support centre
- Competitive pricing

Plans include:

- Comprehensive Health Care*
- Complete Dental Care*
- Vision*
- Life Insurance*
- Income Replacement*
- Accidental Death & Dismemberment*
- Dependent Life Insurance*
- Travel Coverage*
- Hourbank Solutions*
- Traditional Benefit Plans*
- Salary & Management Plans*
- Optional Benefits Suite*
- Health Care Spending Account*



Benefits by The Hour
powered by Mechanical Contractors Association of Alberta

How it works...

| | |
|------------------------------|---|
| ANNUAL RENEWAL | January 1, 2021 |
| MINIMUM PARTICIPATION | Minimum of 12,000 hours per company to participate. Pay only on the hours worked. |
| MINIMUM BALANCE | A minimum balance of 150 hour bank hours is required. Employee must maintain a minimum of 150 hours in their bank at all times, plus an additional 150 hours per month of benefit. |
| MONTHLY ELIGIBILITY | Employees need 300 hours in their hour bank before they are "in benefits". Benefits commence on the first of the month following 300 hours being contributed to the bank. Generally, three months after the first contribution. Every 150 hours in your bank returns one month of benefits. |
| FAST START PLAN | Company can "fast start" employee benefit plan to start coverage immediately. A "fast start" buy-in is \$1.43 x 300 hours. |
| MAXIMUMS | The maximum hour bank accrual is 900 hours. |
| SELF PAY OPTIONS | Maximum of 3 months. |
| PLAN CHOICES | All companies are eligible for the Primary Plan. To qualify for the Plus Plan, companies must have an existing hourbank arrangement or provide benefits experience data. |



A comprehensive, competitively priced hourbank plan designed for MCA Alberta Members, their employees and their families.

Employers only pay for employee hours worked and employees can bank hours to use for up to 3 months extended coverage to attend school or if they are laid off.

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MCA ALBERTA HOURLY EMPLOYEES BENEFITS PLAN

Benefits by The Hour Company Costs
Office personnel must take the MCA Salary Plan

| COVERAGE | PLUS Plan \$1.11/hr | PRIMARY Plan \$0.92/hr |
|--|--|---|
| LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT | \$100,000 | \$50,000 |
| DEPENDENT LIFE SPOUSE/CHILDREN | \$10,000/\$5,000 | \$10,000/\$5,000 |
| LONG TERM DISABILITY <i>(non taxable; employee pays \$0.32 per hour)</i> | \$2,500 for the first 24 months \$3,000 thereafter | Flat \$3,000 |
| PRESCRIPTION DRUGS WITH PAY DIRECT DRUG CARD | 80% coverage to \$5,000 90% thereafter | 80% coverage \$5,000 maximum |
| PARAMEDICAL | 100% coverage \$500 per practitioner per year | 80% coverage \$600 per practitioner per year |
| VISION COVERAGE | \$350 for lenses, frames, contact lenses every 24 months for adults; every 12 months for dependent children | Eye exams every 24 months |
| OUT OF COUNTRY | 100% out of country coverage | 100% out of country coverage |
| BASIC DENTAL | 80% coverage | 80% coverage |
| MAJOR DENTAL | 50% coverage | 50% coverage |
| ANNUAL DENTAL MAXIMUMS <i>(combined Basic & Major)</i> | \$2,500 | \$2,000 |
| ORTHODONTICS | \$2,500 lifetime maximum | \$2,500 lifetime maximum |
| EMPLOYEE ASSISTANCE PROGRAM | Short term counselling services | Short term counselling services |
| OPTIONAL SHORT TERM DISABILITY | \$800 per week add \$0.23/hr | \$800 per week add \$0.23/hr |

MCA ALBERTA SALARIED EMPLOYEES BENEFITS PLAN for Management and Office Personnel

| COVERAGE | SALARY/OFFICE PLAN |
|--|---|
| LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT | 100% of annual earnings up to \$300,000 |
| SPOUSE DEPENDENT LIFE | \$10,000 |
| DEPENDENT CHILDREN LIFE | \$5,000 |
| LONG TERM DISABILITY | 67% of the first \$4,000, plus 50% of the monthly balance up to a maximum of \$6,000 |
| SHORT TERM DISABILITY | 67% of the first \$900 of weekly earning, plus 50% of the balance up to \$1,100 per week maximum |
| PRESCRIPTION DRUGS WITH PAY DIRECT DRUG CARD | 80% coverage up to \$5,000, then 90% thereafter Pay Direct Drug Card |
| PARAMEDICAL | 100% coverage \$500 per practitioner per year |
| VISION COVERAGE | 100% coverage \$350 for lenses, frames, contact lenses every 24 months for adults; every 12 months for dependent children |
| OUT OF COUNTRY | 100% out of country coverage |
| BASIC DENTAL | 80% coverage |
| MAJOR DENTAL | 50% coverage |
| ANNUAL DENTAL MAXIMUMS | Combined maximum of \$2,500 per year |
| ORTHODONTICS | 50% coverage to a lifetime maximum of \$2,500 for dependent children under age 19 |
| EMPLOYEE ASSISTANCE PROGRAM | Included |
| ESTIMATE COST BASED ON \$100,000 PER YEAR ANNUAL SALARY | Single: \$221.96 per month Family: \$412.15 per month |