

## Traveling Members: Instructions for Working out of the St. Louis-Kansas City Jurisdiction

St. Louis – Kansas City Carpenters Regional Health & Annuity Plans

Carpenters Pension Trust Fund of St. Louis

1419 Hampton Avenue, St. Louis, MO 63139

Phone: (314) 644-4802 | Toll-Free: (877) 232-3863 | Fax: (314) 678-1110

Email: [traveler@laborfunds.org](mailto:traveler@laborfunds.org) | Website: [laborfunds.org](http://laborfunds.org)



When you work inside the jurisdiction of the St. Louis-Kansas City Carpenters Benefit Trust Funds' your benefits are paid to plans administered by the Mid-America Carpenters Regional Benefit Services, which includes the St. Louis-Kansas City Carpenters Regional Health, Annuity and Vacation Plans and the Carpenters' Pension Trust Fund of St. Louis. These are your **Home Funds**.

However, when you travel and work in another jurisdiction, it is important to know where your benefits are being paid. Most often, your employer is required to pay your benefits to funds that serve the area in which you are working. Sometimes, Health and Pension contributions in those areas may not be paid to the same Benefit Fund Office. For example, if you travel to Mid-Central Illinois to work, your Health and Welfare benefits will be paid to Central Illinois Carpenters' Health and Welfare Trust Fund in Lincoln, IL and your pension benefits will be paid to the IEBC (Independent Employee Benefits Corporation) in Geneva, IL. You are responsible for requesting to have those contributions transferred back to your **Home Funds** in St. Louis. **Please see below for a list of Frequently Asked Questions.**

### 1. What should I do first if I work out of the area?

Check with your employer's Payroll Department to see where your benefits are being paid. Do not clear out of your home local unless you intend for your benefits to stay in the area you are going to work. Your benefits cannot be transferred to St. Louis if you "transfer your card" and move your local affiliation.

### 2. I found out my benefits are being paid somewhere else. Now what?

You must complete a **Reciprocity Form – Authorization for Transfer of Contributions** to begin the reciprocal transfer process. You may download the form from our website [laborfunds.org/transfer-benefits](http://laborfunds.org/transfer-benefits) or call Mid-America Carpenters Benefit Services using the phone numbers listed at the top of this page.

**Note:** Some other fund offices have a time limit on transferring benefits, so make your request as soon as possible.

### 3. Will all of my hours be transferred back to my Home Fund in St. Louis?

Yes, provided you remain a member of a local affiliated with the St. Louis-Kansas City Carpenters Benefit Trust Funds **and** the other fund(s) have signed the UBC Reciprocity Agreement (which allows funds to transfer your contributions to your Home Fund), your hours can be transferred, and you will receive credit.

- All **Health and Welfare and/or Pension** contributions you earn in the outside area will be eligible for transfer. Hours will not transfer hour-for-hour. To calculate the number of hours for which you will receive credit, the benefit dollars sent from the Away Fund are divided by the current health & welfare and/or pension rate of the Home Fund.
- Annuity** Benefits can be transferred into St. Louis for contributions earned *on or after* May 1, 2019.
- Vacation benefits cannot be transferred between funds. You will need to contact the other fund office(s) to determine how you can redeem any Vacation benefits earned in their area.

### 4. How will I be notified when my transfer hours have been received by St. Louis?

Your hours are available to view online on [www.carpdc.org](http://www.carpdc.org). To view your hours, you must create a personal carpdc account on [www.carpdc.org](http://www.carpdc.org). Transfer hours are posted daily. From the **Members** drop down menu, select **My Carpdc** then **Benefit Hours Report** for a report of your hours worked.

### 5. What happens if I do not transfer my benefits to my Home Fund and my benefits stay at the Away Fund?

If you do not transfer your benefits back to St. Louis, you may lose your health and welfare coverage if enough hours are not reported to continue eligibility. In addition, you may experience a reduction in the amount of pension you earn. It may be possible to preserve a partial pension in an Away Fund for vesting purposes if you do not transfer benefits, referred to as *pro-rata*. For more information on pro-rata, please contact the St. Louis Pension Office at (314) 644-4802 or Toll-Free at (877)232-3863, option 2.