

When you work inside the jurisdiction of the St. Louis-Kansas City your benefits are paid to plans administered by the Mid-America Carpenters Benefit St. Louis-Kansas City Region, which includes the Mid-America Carpenters Regional Council Health Fund - St. Louis-Kansas City Regional, St. Louis-Kansas City Carpenters Regional Annuity Fund 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 Carpenters' Pension Fund of Illinois through the company Wilson McShane. You are responsible for requesting to have those contributions transferred back to your **Home Funds** in St. Louis. **Please see below 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 benefit to stay in the area you are going to work. Your benefits cannot be transferred to Mid-America Carpenters Benefit St. Louis-Kansas City Region 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 ***United Brotherhood of Carpenters & Joiners of America Reciprocity Form Authorization for the Transfer of Contributions*** to begin the reciprocal transfer process. You may download the form from our website laborfunds.org/transfer-benefits or call Mid-America Carpenters Benefits using the phone numbers listed at the bottom of this page.

Note: 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 submitted your authorization timely (preferably before the job begins or within the first week), remain a member of a local affiliated with the Mid-America Carpenters Benefit St. Louis-Kansas City Region 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.

a. 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.

b. **Annuity** Benefits can be transferred into St. Louis for contributions earned *on or after* May 1, 2019. Benefits paid to the outside region before a signed Reciprocal Authorization is received may be invested in the outside region's Record Keeper Fund. In this case those funds will have to be transferred back via an incoming rollover and you will have to reach out to the outside Record Keeper Fund to initiate transfer (Please be advised that in this case the fund may have specific timeframe rules for transfer, such as not having work in the outside region for 12 to 24 months before transfer eligibility).

c. 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?

You will not be notified if your hours are transferred back. Your hours are available to view online at the member portal at www.laborfunds.org. To view your hours, you must create a personal account at the member portal at www.laborfunds.org. You can also call the number listed below to inquire. **Please be advised that transfer hours take a national standard of 60 to 90 days to transfer.**

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 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 office at (314) 644-4802 or Toll-Free at (877)232-3863, option 2.