

# Understanding the Benefits Classes

<p>Active Members</p> <p><b>Class 1 &amp; Class 12</b></p> <p><i>Dispatched Members</i></p> <ul style="list-style-type: none"> <li>-dues-paying working members</li> <li>-employer remits hours at collective agreement rate</li> <li>-can self-pay shortages at regular self-pay rate</li> </ul>	<p>Retired Members</p> <p><b>Class 11</b></p> <p><i>Current Year Retirees</i></p> <ul style="list-style-type: none"> <li>-dues-paying members retired during current year</li> <li>-existing hour bank is used for benefits</li> <li>-can self-pay shortages at self-pay rate based on age</li> </ul>	<p>Retired Members</p> <p><b>Class 10</b></p> <p><i>All Other Retirees</i></p> <ul style="list-style-type: none"> <li>-dues-paying members retired prior to current year</li> <li>-existing hour bank is used for benefits</li> <li>-can self-pay shortages at self-pay rate based on age</li> </ul>	<p>Non-Members</p> <p><b>Class 2</b></p> <p><i>Associates</i></p> <ul style="list-style-type: none"> <li>-non-members, no dues</li> <li>-coverage terminates at age 65</li> <li>-no option to self-pay for benefits</li> </ul>
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## Upon Retirement

<p>Active Members</p> <p><b>Class 1 &amp; Class 12</b></p> <p><i>-Dispatched Members</i></p> <p>will be moved to Class 11 until January 1st of following year</p>	<p>Retired Members</p> <p><b>Class 11</b></p> <p><i>Current Year Retirees</i></p> <ul style="list-style-type: none"> <li>-effective on date of retirement</li> <li>-will be moved to Class 10 on January 1st of following year</li> </ul> <p>Main change from Class 1 or 12: Must purchase individual travel insurance</p>	<p>Retired Members</p> <p><b>Class 10</b></p> <p><i>All Other Retirees</i></p> <ul style="list-style-type: none"> <li>-effective on January 1st of year following retirement year</li> </ul> <p>Main change from Class 11: Lifetime maximum becomes applicable</p>	<p>Non-Members</p> <p><b>Class 2</b></p> <p><i>Associates</i></p> <ul style="list-style-type: none"> <li>-coverage terminates</li> </ul>
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### Current Self-Pay Rates (subject to change)

Regular: \$2.20/hr

Retired - Under Age 65: \$2.20/hr

Retired - Age 65 & Up: \$1.80/hr

Benefits are based on 140 hours per month.