



## Teamsters Local Union No. 155 Health Benefits Plan

c/o Convyta Partners

501-4445 Lougheed Hwy, Burnaby BC V5C 0E4

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### Why Did I Receive a Shortage/Self-Pay Notice?

The Plan uses an hour bank lag system, which means the hours you work in one month are not applied to your coverage until two months later. Because of this, shortage notices are sometimes issued before all of your recent hours have been reported.

### How the Lag Works

Shortage/self-pay notices are generated at the beginning of the month before the coverage month and include hours the Plan has received up to the end of the month before that. Because employers report the prior month's hours during the current month, your most recent month's hours usually won't appear on the notice.

Month Worked	Month Reported	Coverage Month	Notice Generated	Hours Received Through
January	February	March	Beginning of February	December 31
February	March	April	Beginning of March	January 31
March	April	May	Beginning of April	February 28/29

**Example:** For March coverage, the notice is generated at the beginning of February, so January hours are not yet reflected. This doesn't necessarily mean your coverage will lapse – once your employer's hours are reported, your coverage continues without payment.

### Common Questions

#### Why did I get a notice when I just worked enough hours?

Because of the lag, your most recent hours may not have been reported yet when the notice was issued. Once your employer reports them, your coverage may be protected without payment.

#### Do I have to pay right away?

If you're confident you've met the requirement recently, you can wait to see if your employer's hours bring your bank up. If not, payment will be required by the deadline.

#### What happens if I pay and then more hours are reported?

Your payment isn't lost. When you self-pay, the dollars you contribute are converted into hours at the current contribution rate. Those hours stay in your bank and will be applied to future coverage if they are not needed for the current month.

#### Why does the Plan use a lag?

Employers need time to process payroll and report hours. The lag ensures premiums can be paid on the 1st of each coverage month so there are no gaps in benefits.

#### I've never received these notices before. Is this something new with Convyta Partners as the administrator?

No, the shortage/self-pay process is not new. The timing and rules for hour bank processing are the same as they were under the prior administrator. When hours are reported regularly and are sufficient for coverage each month, this process is usually not noticeable because your bank can be used for your continued coverage. These notices may simply be new to you if your hours have always been enough in the past.

### Need Help?

If you have any questions, please contact the Plan Office.

**Email:** [teamsters155@convyta.com](mailto:teamsters155@convyta.com)

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**Address:** 501 – 4445 Lougheed Hwy, Burnaby, BC V5C 0E4

**Hours:** Monday to Friday, 9:00am – 4:00pm (PST)