- Each carrier will make advance payments in the amount of \$50 per month of active service during
  the period from April 2021 through March 2022, up to a maximum advance payment of \$600 per
  month. For purposes of this Agreement, "active service" is defined as having performed sufficient
  service to qualify for health and welfare benefits the following month, not including months in
  which an employee receives health and welfare benefits under any extension of coverage provisions
  in the National Health Plans
- Employees are only eligible to receive the advance payments attributable to months of active service
- The first advance payment under this Agreement will correspond with the month of May 2022. Advance payments under this Agreement will continue until the earlier of: (1) December 31, 2022; or (2) the date of any national agreement
- Any retroactive wage payments, lump sum payments, or future wages increases to be provided in the forthcoming national agreement will be offset by the amount of advance payments made under this Agreement
  - o Example 1: If an employee who receives \$4800 under this Agreement is entitled to retroactive and/or lump sum payments in the amount of \$7600 as a result of the forthcoming national agreement, he or she will only receive \$2800 of the \$7600. The remaining \$4800 will be retained by the carrier to offset the advance payments made under this Agreement
  - Example 2: If an employee who receives \$4800 under this Agreement is entitled to retroactive and/or lump sum payments in the amount of \$4500 as a result of the forthcoming national agreement, he or she will not receive any retroactive or lump sum payments because the full \$4500 will be used to offset the advance payments made under this Agreement. The remaining \$300 in advance payments will be recovered from future wages
- If an employee separates before the advance payments made under this Agreement are fully offset, the carrier may offset any remaining advance payments from any final wage payment due to the employee to the extent permitted by law. To the extent permitted by law, a carrier may require an employee to authorize such recovery in writing as a condition to receiving the advance payments
- This proposal applies only to the NCCC carriers. Non-NCCC carriers in national handling regarding wage issues may opt-in to the advance payment program at their discretion