SMART TD Membership Record and Program Procedures

New/Returning Members

- Signed, dated copies of membership applications and dues authorization cards (with the 2/14/18 revision date) must be sent to the TD office for all new/returning members.
  - Email completed applications and cards to your Membership Representative (preferred method).
  - Mail applications to the TD Office to the attention of your Membership Representative.
- Treasurers can enter new members into the eBill system.
  - Addresses are required for all new members entered in the eBill system.
  - Auto-filled applications/dues authorization cards can be printed from the eBill system for the new/returning member to sign and date.
  - New/Returning members can complete applications by hand.
  - The member record will be flagged with a missing application and dues authorization card exception until the records are received by your Membership Representative.
- If the TD office receives a payroll deduction for a new member before the application is received in the office, a record will be created for the member in the eBill system automatically.
  - The records will be flagged with the missing application, missing dues card, and missing address exceptions.
  - It is important to get addresses for these members as soon as possible so that they receive their new member kits in a timely fashion.
- Set up a payroll deduction for the member in accordance with the probationary period as outlined by your collective bargaining agreement. (Consult the General Chairperson involved for guidance if you’re unsure.)
  - Payroll deductions should be set up to include the premium for short-term disability, unless you have their signed/dated “Short-term Disability Waiver of Coverage” form in hand. (These forms must also be submitted to the TD office to the attention of your Membership Representative.)
- Treasurers must work to clear out exceptions on member records as quickly as possible.

Transfers

Transfers should be completed following the SMART constitution.

Article 21B, Section 47:

...if a member is assigned to another craft under the jurisdiction of another Local for a period in excess of ninety (90) days, the Treasurer of the Local with which the member is affiliated shall, upon receipt of written request from the Treasurer of the Local under whose jurisdiction the member is working, issue a transfer certificate for the member...

...Nothing in this section shall prohibit a member from voluntarily transferring to another Local in less than (90) days provided he/she is working under the jurisdiction of that Local...

...Notwithstanding the foregoing, and in circumstances in which two (2) or more Locals have identical jurisdiction, a member may, upon written request, transfer his/her membership from one such Local to the other....

...General Chairpersons, Local Presidents, Local Vice Presidents, Local Chairpersons, First Vice Local Chairpersons, Secretary and Treasurers, and Legislative Representative, shall not be subject to the aforementioned transfer requirements....

...Upon the completion of this transaction, the member will be obliged to pay dues and assessments, effective on the first day of the following month, to the Local to which transferred...
There are two kinds of transfers.

- The first is the 90-day transfer as outlined in Article 21B, Section 47
- The second is the member request transfer as outlined in Article 21B, Section 47

In either case, a transfer request must be submitted to the old Local from the new Local. Treasurers from both Locals should open the lines of communication to work through the request. If the transfer request is proper, the treasurer from the old Local is to accept the transfer.

If the transfer request is improper, the old Local must supply the new Local with a reason for the denial. Again, communication between the Locals is key to ensure that both Locals receive the dues, assessments and premiums they are eligible for from the member. Understanding of the application of payroll deductions is essential.

The Treasurer from the new Local should not start a payroll deduction for the member without the pending transfer request being accepted by the old Local. The Treasurer from the old Local should continue to take dues until the member/new Local files the transfer request. If dues are received by the incorrect local or by both locals, TD connect will catch the error and your Membership Representative will work with you to correct the issue.

*Remember: Members that go to BLE are not transferred, they are flipped to Inactive status.

**Changes to Dues and/or Assessments**

SMART Constitution - Article 21B, section 48:

“No change in Local dues, the daily rate or salary established for Local officers or Legislative Representatives, or the levying of a special assessment, may be considered by a Local until notice of such proposition has been read at one (1) regular or special meeting and all members have been notified of the proposition and date on which the proposition will be considered. “

“No change in Local Committee dues, the daily rate or salary established for Local Committeepersons, or the levying of a special assessment may be considered until such proposition has been read at one (1) regular or special meeting and all members working under the jurisdiction of the Local Committee have been notified of the proposition and date on which the proposition will be considered.”

This provision establishes an approval process whereby each proposition is made at the first meeting, then voted on (considered) at the second.

- 2-Meeting Process
  - Motion must be made and seconded at first meeting
  - Notify all members of the motion and the intention to vote at the second meeting
  - Secret ballot vote at second meeting

Treasurers should notify the TD office prior to the first of the month with any dues rate changes. Proper documentation in the form of meeting minutes should be provided to support the change.
**Bill Adjustments** - Allow for changes to be made to bills that have already been submitted and certified.

- **Dues to Collect** - These are dues that were NOT paid on a bill for a month prior to the current month. Member information provided this month indicates that these amounts are owed.
  - Amounts listed here will be added to the amount the Local owes to the TD as shown on the final statement.
  - Some “dues to collect” amounts will be automatically added as a process of working the eBill. The treasurer can also manually add amounts to this section.
  - The member’s balance will reflect the additional dues owed to the Local.
  - It is the Local’s responsibility to make payroll deduction changes or collect payments directly from the member as deemed necessary.

- **Dues to Return** - These are dues that were paid on a bill for a month prior to the current month. Member information provided this month indicates that these amounts are NOT owed.
  - Amounts listed here will be returned to the Local from the TD as shown on the final statement.
  - Only additions that are added manually will show. The eBill system does NOT automatically add “dues to return” amounts.
  - Once the eBill is certified, the member’s balance will update to reflect these returns.
  - It is the Local’s responsibility to make payroll deduction changes or issue refund payments to the member as deemed necessary.

**UTUIA Premiums**

- Members that are actively working will be billed for their UTUIA premiums via the eBill (unless otherwise directed by UTUIA). The UTUIA will receive their premium payments via the eBill whether the member’s payroll deductions are in balance or out of balance.
- Members that are exempt (e-49) for the month will be billed for their UTUIA premiums directly from the UTUIA. The Local treasurer is not responsible for collecting and remitting these month’s premiums. **Locals CANNOT pay for UTUIA premiums for exempt (e-49) members.**
  - The process of moving between “Tbill” and “Dbill” has gone away – a member’s working status will be determined by the system based on whether a member is marked exempt or not.
  - While working, the member’s IA premium stays on eBill until the IA instructs the Membership Representative to take it off eBill and the treasurer to update the payroll deduction.
  - A Treasurer cannot instruct the TD or IA to move a member to DBill.
- UTUIA policies are not itemized in the eBill. UTUIA premium amounts listed on the eBill are the sum of premiums the member owes for the month.
- Only the amount to be collected for a single month’s bill can be on the eBill.
  - Past due premium amounts for previous months cannot be collected on the eBill. (Formerly referred to as “catch-up payment” or “holding short.”)
- New insurance and changes in premium because of underwriting **will be communicated by the IA to the Membership Representative, not the treasurer.**
  - A change in premium that may be owed for previous months will be collected by the IA
  - New premium amounts will become effective on the eBill 45 days from notification.
    - This allows enough time for the treasurer to be alerted of the new amount and make the appropriate updates to the affected members’ payroll deductions.
The following schedule will be used:

<table>
<thead>
<tr>
<th>Policy Changes Received*</th>
<th>Notification of Policy Changes*</th>
<th>Applied to eBill</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 16-November 14</td>
<td>November 15</td>
<td>January</td>
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<tr>
<td>November 16-December 14</td>
<td>December 15</td>
<td>February</td>
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<td>April 16-May 14</td>
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<td>May 16 – June 14</td>
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<td>June 16-July 14</td>
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</tr>
<tr>
<td>September 16-October 14</td>
<td>October 15</td>
<td>December</td>
</tr>
</tbody>
</table>

*If the 15th of the month falls on a weekend or holiday, the notifications should be made the business day prior. This will also affect the cut off for policy changes received for that month.

DIPP

Enrollment

- Contracts are effective as early as the 1st of the month following the receipt of the complete application in the TD Office.
  - Actual effective date is the month that the member actually begins paying for the plan.
- DIPP applications may come in before a member record is generated in TD Connect.
  - There will be no DIPP on the bill since the member did not exist to associate the DIPP contract with prior to generating the eBill. The DIPP Administrator/Membership Representative will work with Treasurer to get member application and match the DIPP app to the record.
  - If the DIPP application is ALL we have, we’ll create the member record based on the information provided in the DIPP app.
  - The MR will have to follow up with the treasurer/member to get the app in ASAP
- Treasurers must work to send in DIPP applications as soon as possible for timely processing.
- Treasurers cannot start DIPP premiums until they have received notification from the TD office that the contract is effective.

Premium Collection

- Premiums not collected while the member is Exempt (E49).
  - The terminology we will use for this is “premium exempt”
- Premiums not collected while the member is any of the following:
  - Member is not actively working in the craft and not subject to discipline (management)
  - The member is in the full-time employment of the TD (having previously worked for a carrier) – i.e. TD officers, field supervisors, field auditors, organizers
  - The member is a Local Officer that receives a salary from the Local while on e-49 status from the carrier. (These members are considered active on the e-bill but are not required to pay DIPP assessments.)
  - The terminology we will use for this is “lapse”
Premium Increases

- A new application must be submitted to the TD office to process an increase
- Increases are made effective the first month following 90 days after receipt in the TD office
- Increases will be added to the member record in TD connect prior to the eBill being generated.
- Treasurers are notified of increases by mail

Premium Decreases

- Members may decrease their benefit/premium amount any time.
- A new application from the member is required to process a decrease
- Decreases are made effective the month following their receipt in the TD office
- Decreases will be added to the member record in TD connect prior to the eBill being generated.
- Treasurers are notified of decreases by mail

Cancellation

- A member may cancel their plan at any time.
  o Member can notify their treasurer (treasurer should request something in writing)
  o Member can notify the TD office in writing
    ▪ Treasurer will be notified of the effective date of cancellation by the TD office
- Treasurers can mark a member’s DIPP as “cancel” while working the bill as necessary.
  o The member will receive written notification via mail that the plan was cancelled.

PAC

Contributions

- Contributions can be made by anyone wishing to contribute. Members may opt to have their contributions gathered through payroll deductions
- There are two types of contributions or increases to contributions
  o One-time
    ▪ One-time contributions or increases to contributions can be made via the eBill using the “PAC Increase” option
    ▪ Increases made through the “Balance Receipts” tab on the eBill are never permanent changes to the member record
  o Recurring
    ▪ Pledge forms must be sent to the TD office and processed into the member record.
    ▪ The treasurer cannot add/update a recurring PAC contribution on the member record

Contribution Decrease/Cancellation

- Members may decrease or cancel their contribution at any time by notifying the TD office or their treasurer
  o It is preferred to have this in writing from the member
SMART TD Membership Record and Program Procedures

There are two types of decreases
- One-time
  - One-time decreases to contributions (including a decrease to $0.00) can be made via the eBill using the “PAC Decrease” option, and the “one-time” button
- Permanent Decrease/Cancellation
  - Permanent decreases/cancellations to contributions can be made via the eBill using the “PAC Decrease” option, and the “recurring” button
  - These types of changes will be flagged with a pop-up that states, “You are indicating that you wish to make a permanent change to the member record. The member will be notified in writing of this change upon certification of this eBill.”

Group Disability Rail & Bus

Voluntary Short-Term Disability Plans

Enrollment

- Enrollment is automatic for any new member if they belong to a participating LCA.
- The effective date = membership date—the member record will be automatically billed for $34.50
- Enrollment is automatic for any readmitted member if they belong to a participating LCA and did not previously opt out of Short Term.
- Enrollment is automatic for any transferred member from a non-participating Local/LCA to a participating Local/LCA, if there is no previous opt out for the member.
- Any member that moves from a participating LCA to a non-participating LCA will remain active in the plan unless they choose to cancel the plan.
- Members who previously opted out must undergo the late enrollment process if they choose to enroll later.
- VSTD is not available to DLC or Honorary members
- VSTD is available to members in a management position with the carrier, premiums are still collected during the management period

Premium Collection

- Premiums will be collected for the eligibility/opt-out period.
- Premiums not collected while the member is Exempt (E49).
  - The terminology we will use for this is “premium exempt”
- Premiums not collected while the member is any of the following:
  - The member is in the full-time employment of the TD (having previously worked for a carrier) – ie. TD officers, field supervisors, field auditors, organizers
  - The member is a Local Officer that receives a salary from the Local while on e-49 status from the carrier. (These members are considered active on the e-bill but are not required to pay group disability premiums.)
  - The terminology we will use for this is “lapse”
- **Note:** Members that move to management remain eligible for the VSTD plan. Treasurers cannot lapse a VSTD plan for a company officer. The member must choose to keep the plan or cancel the plan.
SMART TD Membership Record and Program Procedures

Opt-out Process

- A member wishing to opt out of the plan must do so within 30 days of the effective/membership date.
  - Example:
    - Payroll deduction is started in September
    - Money is applied to dues for October
    - Effective/Membership date is October 1
    - Member has until October 30 to submit the VSTD waiver form
- Members that opt out during the opt out period have their plan marked as “opt out”, meaning there will be no payment history for that member.
  - Any premiums that had been collected will be returned to that member.
  - The Local treasurer will be responsible for returning the over collected premiums to the member as necessary through the processes available to them.
  - If it is determined by the TD office that the waiver was received after the opt-out period, the plan will be a cancellation.
- Treasurers can mark a member’s record as “Opt-out VSTD” while working the bill as necessary.
  - The treasurer will be required to provide the waiver as proof of the opt-out
  - The eBill can only be certified if the waiver is received in the TD office. If the waiver is not received, the bill will be un-submitted and the change will need to be re-worked.

Cancellation Process

- A member may cancel their plan at any time.
- Cancellations must be communicated in writing from the member.
  - The preferred method is for the member to complete and sign the CANCELLATION of coverage form and send it to the TD office (new form)
  - Members can also communicate cancellations via email or letter
    - Can be sent directly to the TD office
    - Can be sent to the Treasurer who then forwards to the TD office.
- Cancellations will be effective the first of the month following the date the cancellation was received.
- Any premiums received for months after the cancel date will be returned to the member via the Local’s monthly bill.
  - This will be communicated to the Local treasurer and the Local’s assigned Membership Representative.
  - The Membership Representative will be responsible for processing the return on the next available monthly bill.
  - The Local treasurer will be responsible for returning the over-collected premiums to the member as necessary through the processes available to them.
- Treasurers can mark a member’s record as “Cancel VSTD” while working the bill as necessary.
  - The treasurer will be required to provide the waiver as proof of the opt-out
  - The eBill can only be certified if the waiver is received in the TD office. If the waiver is not received, the bill will be un-submitted and the change will need to be re-worked.
Voluntary Long-Term Disability Plans

Enrollment

- Open enrollment for new hires is approximately the first 30-60 days of membership.
- Members that miss the open enrollment period may opt for late enrollment. (requires a medical statement/underwriting process)
- The effective date is the 1st of the month following the date it was received.
  - All new policies will need to be added to member records prior to the eBill being generated for that month.

Eligibility

- VLTD is not available to any member not covered under a CBA (Collective Bargaining Agreement)
  - Example, DLC or Honorary members or a member in a management position (not paying GCA/LCA dues).
- The policy is lapsed when the member is in a management position and returns to active when the member returns to a position represented by GCA/LCA.

Premium Collection

- Premiums are due for the effective date of the policy.
- Premiums not collected while the member is Exempt(E49)
  - The terminology we will use for this is “premium exempt”
- Premiums not collected while the member is any of the following:
  - Member is not actively working under a CBA (typically in management), no longer eligible
  - The member is in the full-time employment of the TD (having previously worked for a carrier) – i.e. TD officers, field supervisors, field auditors, organizers
  - The member is a Local Officer that receives a salary from the Local while on e-49 status from the carrier.
    (These members are considered active on the e-bill but are not required to pay group disability premiums.)
  - The terminology we will use for this is “lapse”

Cancellation Process

- A member may cancel their plan at any time.
- Cancellations must be communicated in writing from the member.
  - The preferred method is for the member to complete and sign the cancellation of coverage and send it to the TD office
  - Members can also communicate cancellations via email or letter
    - Can be sent directly to the TD office
    - Can be sent to the Treasurer who then forwards to the TD office.
- Cancellations will be effective the first of the month following the date the cancellation was received.
- Any premiums received for months after the cancel date will be returned to the member via the Local’s monthly bill.
  - This will be communicated to the Local treasurer and the Local’s assigned Membership Representative.
  - The Membership Representative will be responsible for processing the return on the next available monthly bill.
  - The Local treasurer will be responsible for returning the over-collected premiums to the member as necessary through the processes available to them.
• Treasurers can mark a member’s VLTD as “cancel” while working the bill as necessary.
  o The treasurer will be required to provide the waiver as proof of the opt-out
  o The eBill can only be certified if the waiver is received in the TD office. If the waiver is not received, the
    bill will be un-submitted and the change will need to be re-worked.

Managing Member Variances (Account Balances)

After you work your eBill, you will likely have members that need to have their payroll deductions changed. You will also
have members that owe the Local money and members that the Local owes money to. This is called the Member
Variance.

To view the Member Variance Report, in the Dues Menu, select Variance.

The Member Variance report is a running total of money the Local owes to its members and money members owe to
the Local.

While there will always be some amount of member variance due to E-49, every attempt should be made to zero out
these amounts every month for your active members. Neglecting this report can put Local finances in jeopardy.

Monies owed to members should be refunded to the member via check or by reducing payroll deductions. These monies
are held in escrow by WinStabs in the Local fund and should never be used for other kinds of disbursements.

Refunding members is a three-step process:

1. Make the entry in the disbursements ledger in WinStabs.
2. Enter the payment/refund in the member’s record in TD Connect.
3. Issue the check (with the two required signatures) to the member.

If any of these steps are missed, the financial records will be out of balance and the member variance report will be
incorrect.

There are some instances where the Local may pay for dues, assessments or premiums on the SMART-TD bill and
it is later determined that it should not have been paid. This type of refund first requires that return be processed
on the Local’s eBill. If you suspect that a return needs to be processed, request assistance from your
Membership Representative.

Reporting to Members

Member Dues Receipt Statement - these can be found under the form/reports tab of the member record and/or on the
reports section of the Dues Tab. Dues Receipt Statement must be provided to members annually.

Monthly Meeting Reports – Treasurers are to use the reports for the corresponding month from eBill to populate the
Monthly Meeting Report in WinStabs. See the SMART-TD Treasurer’s Checklist for a complete listing of all artifacts
necessary for proper monthly reports.
**Terminating active union membership** – If a person is no longer an active, dues-paying member of SMART TD their status must be updated to “inactive.” For proper recording keeping every possible attempt should be made to provide the last work date. Due to the nature of how dues are collected and applied by SMART-TD, if dues are received for the month, they are to be considered owed for the month.

- Example:
  - Payroll deduction is received in September
  - Last day worked is September 30
  - Money is applied to dues for October
  - Effective Inactive status is October 1
  - No refund is due

**Inactive Status Types:**
- Deceased
- Resigned
- Retired
- Terminated
- Transfer to BLE
- Unknown – avoid using
- Janus Objector – *Janus Objectors are individuals that exercised their rights to remove themselves from union membership and have gone through the proper channels to do so. (TD President’s department processes Janus Objectors)*