



香港大東電報局職員會

REACH, PCCW, Cable and Wireless
Staff Association

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由：主席

檔案：ICN/07/2004/CSK

致：REACH 部門代表及會員

日期：2004年5月20日

【恒通 - 職員會 2004 年第三次會議】

在 2004 年 5 月 18 日，職員會代表會見「恒通」人事經理梁可孟先生，雙方出席名單如下:-

職員會
鄭少佳
孔慶柱
林世雄
畢耀基

恒通
梁可孟

討論內容摘要如下:-

(1) 「界定利益」轉變為「界定供款」之進度

梁先生回應謂現階段的轉變進度理想:

- 「界定利益」轉變為「界定供款」將會按計劃如期在今年八月進行。
- 今年六月上旬將會舉行兩至三場簡報會,提供有關這項轉變之資料。
- 會方在四月曾向公司表述有關意見及問題,附件。

(2) 醫療福利：自選醫生方案只適用於香港。公司謂此方案旨在為員工在選擇醫生方面提供更多方便。在現有的基礎上加多一個醫生名單組合。

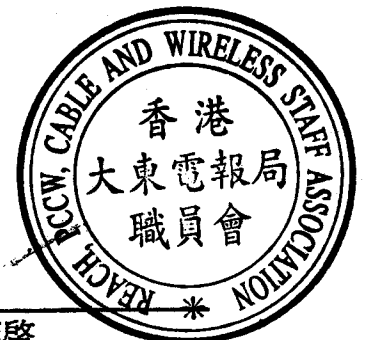
(3) 員工意見調查回顧：雙方坦誠地交換意見。會方本著同舟共濟的精神,現呼籲各會員積極參加因應調查結果而成立的個別關注小組,表達個人或功能小組意見,共同解決問題及改善現況。

(4) 下次開會日期：2004年8月17日(暫定)。

主席

鄭少佳

鄭少佳 謹啓





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恒通 - 職員會 2004 年第三次會議, 意見及問題 附件

FAQs on the transfer of DB scheme to DC scheme

1. What are the transfer details of my accrued benefits from existing DB scheme to DC scheme?
2. Will there be an extra chance for the switching of funds prior to the actual transfer of accrued benefits?
3. For some members, their accrued benefits are divided into two portions, in USD & HKD. How to handle this transfer? Will REACH honour its original policy in DB scheme that the US dollar portion can not be converted back to HK dollar in all cases?
4. Will REACH absorb all charges for the transfer of staff accrued benefits?
5. Will all the accrued benefits be transferred to DC scheme employee's account?
6. How do I know if my accrued benefits have been properly transferred? Any confirmation from the trustee? If yes, when?
7. How can the staff identify the employer's portion and employee's portion in both DB & DC scheme?
8. After the successful transfer of accrued benefit, what is the new rate for management fee or administration fee? Charge on monthly basis or yearly basis?
9. Can I withdraw my accrued benefits in the scheme if I am in need of money?
10. What are the options to handle staff accrued benefits when leaving the company, such as changing jobs or voluntary/involuntary exit, after the transfer?
11. Will there be any consolidation of staff preserved accounts?
12. What are the differences to the accrued benefits and charges to withdrawal, if the staff leave the company in the following situations
 - resign ,
 - involuntary exit
 - dismissed due to misconduct, fraud or dishonesty
 - total incapacity
 - early retirement
13. Will REACH offer more choices of investment companies on top of Fidelity?
14. Will REACH increase the number of free switching/transfer of funds from 2 to 4 times a year?
15. What is the impact / potential risk if we switching from one fund to the other?