

Puget Sound Electrical Workers Healthcare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

September 1, 2021

**TO: All Eligible Plan Participants
Puget Sound Electrical Workers Healthcare Trust**

RE: Maternity Leave Benefit

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

The Trustees of the Puget Sound Electrical Workers Healthcare Trust are pleased to offer a Maternity Leave Benefit to pregnant bargaining unit members effective September 1, 2021. This benefit does not apply to a pregnant member's spouse (paternity), dependent children or pregnant non-bargained members. This benefit works with other benefits available to you, both pre-birth and post-birth, to make sure you can take time off work to care for yourself and your newborn child.

About the Trust's Maternity Leave Benefit

The Maternity Leave Benefit offered by the Trust will provide income of up to \$800 per week, depending on other benefits available to you, and continuation of healthcare coverage under the Trust if your dollar bank is at or below three months of coverage. Maternity Leave Benefits will be available to you starting 8 weeks prior to your due date and up to 13 weeks post birth. You must be eligible for benefits under the Trust in the month your leave begins, and for at least 3 continuous months prior to the month in which your leave begins.

Benefits will begin on the later of 1) the date you quit working to begin maternity leave; or 2) 8 weeks prior to your due date. Benefits will end on the earlier of 1) the first date you return to work; or 2) 13 weeks post birth. Benefits will be offset by other weekly income benefits you are eligible to receive and benefits for partial weeks will be paid on a pro-rata basis for a seven day week.

Examples

If you want to take leave beginning September 15, you must have active coverage in the months of June, July, August and September, and your due date must be no later than November 10 (8 weeks).

If you are a Plan 1 participant and are eligible for weekly disability income from the Trust of \$350 per week, the Maternity Leave Benefit will be reduced by this amount and you will receive a Maternity Leave Benefit of \$450 per week. Combined you will receive a total of \$800 per week.

If you are a Plan 2 participant and are eligible for weekly disability income from the Trust of \$300 per week, the Maternity Leave Benefit will be reduced by this amount and you will receive a Maternity Leave Benefit of \$500 per week. Combined you will receive a total of \$800 per week.

If you are eligible for a Washington Paid Family Medical Leave (WAPFML) benefit, or other state paid family medical leave that exceeds the \$800 Maternity Leave Benefit, no benefit will be paid under the Maternity Leave Benefit.

Continuation Of Health Coverage While On Maternity Leave

To be eligible for the Maternity Leave Benefit you must be eligible for coverage under the Trust for the month in which your leave begins. Beginning with the following month, your dollar bank will be used to continue coverage. However, if during Maternity Leave your dollar bank falls to three months of coverage or less, your dollar bank will be frozen, and coverage will be continued as part of the Maternity Leave Benefit. If employer contributions received on your behalf increase your dollar bank beyond three months of coverage, your dollar bank will be used until the balance again reaches three months. Starting with the month after your Maternity Leave ends, your dollar bank will be unfrozen and eligibility for coverage will be determined under normal Plan rules.

If you are eligible for FMLA and your employer makes healthcare contributions on your behalf, those contributions will be used to continue your coverage, regardless of your dollar bank balance. Employer contributions for FMLA will be used before your dollar bank. FMLA contributions are submitted and applied under the Trust's "lag month". For example, FMLA contributions for leave in January are submitted to the Trust by your employer in February and provide March coverage.

The Trust benefit is intended to supplement other benefit sources available during your maternity leave. Think of the Trust's benefit as a safety net to make sure you have income and health coverage when other benefits are exhausted. Other benefit programs that may provide benefits during your maternity leave include:

- **Washington Paid Family & Medical Leave (WA-PFML)** – Provides a weekly income benefit of up to 12 to 18 weeks for childbirth and bonding with your new child. You must have worked 820 hours in Washington State in the prior four calendar quarters to qualify for this benefit.
- **Weekly Disability Income Benefit under the Trust** – Provides a weekly income benefit during any period your doctor determines you are unable to work due to complications of pregnancy or childbirth such as being placed on bedrest or having a C-section.
- **Federal Family and Medical Leave Act (FMLA)** – May require your employer to continue your healthcare coverage for up to 12 weeks while you are on maternity leave as well as provide other job protection benefits. FMLA generally applies only to large employers (50+ employees) and you must have worked 1,250 hours in the 12 months prior to your leave.
- **Dollar Bank coverage under the Trust** – Your dollar bank will be used to continue healthcare coverage under the Trust before coverage is extended under the Maternity Leave Benefit.
- **State Family and Medical Leave Programs** - Benefits from other state family and medical leave programs if you work or live in a state other than Washington – This will be determined on a case-by-case basis.

Applying for Maternity Leave Benefits

Call the Trust Office or go to <https://www.psewtrusts.com/health-welfare-forms> and download the Trust Maternity Leave Benefits application. The application will assist in collecting information to determine your eligibility under all the programs listed above. The Trust will only provide Maternity Leave Benefits once all other available sources have been exhausted and supplement available benefits where applicable. It is very important that you plan ahead, communicate with your employer and the Trust and apply for all benefits available to you. If you have questions regarding the application or Trust benefits, please call the Trust Administration Office at 866-314-4239, option 2.

Maternity Leave Benefit Checklist

Here is a general checklist to assist in you in completing the necessary steps:

- ✓ Determine the date you intend to cease working and begin your maternity leave - the Trust's Maternity Leave Benefit can begin providing benefits up to 8 weeks prior to your due date.
- ✓ Communicate your intended leave effective date with your employer and request FMLA leave (if FMLA is applicable to your employer) – provide notice 60 days prior to the beginning of your leave or as soon as possible.
- ✓ Fill out the enclosed Maternity Leave Benefit application – including FMLA certification from your employer.
- ✓ Familiarize yourself with the Washington Paid Family & Medical Leave (WA-PFML) program (www.paidleave.wa.gov) and apply as soon as you qualify – The Trust will assume you are receiving WA-PFML benefits during any week you qualify, even if you don't apply. This means you could be without a weekly income benefit if you don't apply.
- ✓ If you are not in Washington, familiarize yourself with your state's Paid Family & Medical Leave program, if one is available, and apply as soon as you qualify – The Trust will assume you are receiving these benefits during any week you qualify, even if you don't apply. This means you could be without a weekly income benefit if you don't apply.
- ✓ If your doctor determines you are unable to work due to complications of pregnancy or childbirth, apply for the Trust's Weekly Disability Income benefit. Contact the Trust Administration Office for a claim form.

Board of Trustees

Puget Sound Electrical Workers Healthcare Trust

Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.