

Health & Welfare Plan Updates

COVID-19 Short-term Disability
 COVID-19 Plan Year Relief Payments
 Legal Separation

enhancing members' lives


the
**carpenters
 builder** brief

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www.carpdc.org/BenefitServices
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A TIME OF *Change*

COVID-19 Short-Term Disability

The COVID-19 Short-Term Disability benefit coverage will waive the seven (7) day waiting period for disability benefits and will begin immediately for participants that meet either of the below qualifications:

1. An eligible participant is in quarantine because of their possible exposure or the possible exposure of an individual with whom the participant resides - this participant will be deemed to have an illness and the Plan would be expected to cover participant during the quarantine period - a MAXIMUM of 14 days of benefits.
 - a. A COVID-19 Short Term Disability form must be completed by the participant. Form link: <https://www.carpdc.org/HealthAndWelfare/Forms>
 - b. A statement from a medical profession is not required
2. An eligible participant or an individual with whom the participants resides has tested positive or has been placed in quarantine due to symptoms
 - a. A COVID-19 Short Term Disability form must be completed by the participant.
 - b. A statement from a medical professional (physician or Public Health Official) indicating the positive test or quarantine due to symptoms is required. There is a section on the COVID-19 Short Term Disability form that can be completed by a medical professional or the medical professional may supply a letter. If the infected individual is a person with whom the participant resides, a copy of a letter indicating the positive or quarantine due to symptoms provided to the individual is sufficient.
 - c. A participant can draw until he has been cleared by his physician to go back to work or up to 26 weeks of benefits (24 weeks if 2 weeks under #1 were already paid)

Refer to page 2 left column for **Important Note** regarding COVID-19 Short-Term Disability.

COVID-19 PLAN YEAR RELIEF PAYMENTS

Important Note:

Disability payments are not available for participants that apply for state unemployment benefits.

The disability payments are only available during the quarantine period or the period of illness, not to exceed the maximum 26 week period. The weekly benefit is \$300 per week, before tax.

If you have any questions regarding how to apply for Short Term Disability please contact:

Member Services

Phone: (314) 644-4802

Toll-Free: 877-232-3863

E-mail: benefits@carpdc.org

The coronavirus pandemic may affect our members' eligibility by their inability to work sufficient hours to reach the 1300 Plan Year test, having insufficient hours in the months of March and April 2020. The Trustees' proposed goal is to allow certain members to make a one-time payment to offset their shortage of hours for the 1300 Plan Year rule. This will supply coverage through March 31, 2021.

What members will be allowed to make a COVID-19 2020 Plan Year Relief Payment? *members must meet all three requirements*

- Has total outside* health and welfare credit hours between 1100 and 1299 for the Plan Year ending 4/30/2020, and
- Not able to work 300 hours in the quarter of February, March and April, and
- Has coverage in June 2020 by hours worked or Minimum/Difference Payment

*Collective bargaining agreements capped at 133 are considered Inside Health and Welfare hours and, therefore, will not be included

How is the COVID-19 Plan Year Relief Payment calculated?

We will identify anyone who meets the above criteria and total their outside health and welfare credits for the 2020 Plan Year. Those members who are short on credits can "purchase" up to 200 of health and welfare credit hours multiplied by the hourly journeyman contribution rate. (\$7.42 for Platinum Plan and \$5.87 for Gold Plan). The maximum payment amounts will be \$1,484 or \$1,174.

When will members be notified of the COVID-19 Plan Year Relief Payment option?

Around May 15, 2020, members will be sent the option to make a one-time only relief payment after the above calculation is completed.

When will the relief payment be due?

The payment will be due May 25, 2020 and delinquent June 5, 2020.

12th Amendment

of the

St. Louis - Kansas City Carpenters Regional Health Plan

Legal Separation

For purposes of eligibility in this Plan, a Member's spouse is the individual to whom the Member is married. The validity of a marriage shall be determined under the law of the state in which the marriage took place.

An individual ceases to be a member's spouse upon divorce, annulment of marriage, legal separation or death. Eligibility and coverage of a Dependent spouse ends on the last day of the month in which a decree of divorce, annulment or legal separation is entered, or in which the spouse's death occurs.



Healthcare Bluebook™

As everyone is aware, we are living in unprecedented times and learning day by day how our lives are being impacted by COVID-19.

We understand that it's been recommended that non-essential medical procedures are postponed during this time, but for those individuals who cannot delay care, Healthcare Bluebook can help you find high-quality, low-cost care in your area.

Healthcare Bluebook is fully committed to supporting you throughout this stressful time. If you need help rescheduling a procedure or finding the best provider for your care, our Member Services team is happy to assist you. Remember to talk to your doctor to know if your procedure is necessary at this time.

For a list of helpful resources regarding COVID-19 or to find a Fair Price™ provider in your area, access Healthcare Bluebook now.

healthcarebluebook.com/cc/carpdc





*Providing benefit news to members and dependents covered under the
St. Louis - Kansas City Carpenters Regional Health, Pension, Vacation & Annuity Plans*

Temporary Office Hours due to COVID-19

Regional Council & Benefit Offices, all locations

Tuesday - Thursday 7a - 5p

Carpenters Wellness Center St. Louis

Monday - Friday 8a - 5p

Saturday closed

314.955.WELL (9355)

