



SHEET METAL WORKERS'
International Association • Local Union No. 73
4530 Roosevelt Road | Hillside, Illinois 60162 | 708-449-7373 | Fax 708-449-7333



Welfare and Pension Funds

April 8, 2020

Dear Participant:

The Trustees of the Sheet Metal Workers Local 73 Health & Welfare Fund have made a number of temporary changes for Plan A Active Members and Plan C Active Members in order to help you through these challenging times as we all face the impacts and uncertainty of the COVID-19 pandemic.

Effective March 23, 2020, the Trustees have implemented the following changes:

1. Provided for coverage of the detection and diagnosis/testing for COVID-19 and the associated healthcare provider visits and services that are related to the testing or the evaluation of the need for a test, regardless of the setting (i.e., emergency room, urgent care centers, physician office visits) and without regard to any cost sharing or pre-authorization provisions, as required under the Families First Coronavirus Response Act. Additionally, such diagnostic testing and the associated visits and testing-related services will be covered at no cost regardless of whether the services are provided in-network or out-of-network.
2. Extended eligibility through June 30, 2020 for all participants who were active participants on March 1, 2020. Note that this extension of eligibility will not result in the crediting of hours for non-work time. Your eligibility for the quarter beginning July 1, 2020 will be based on your credited hours from May 2019-April 2020 in accordance with the provisions of the plan. Further, Participants on COBRA prior to March 1, 2020 would be required to continue COBRA payments and retirees will continue self-pays.
3. Clarified that any Employee/Participant who has been ordered to quarantine by their doctor is entitled to the Weekly Accident & Sickness benefit.
4. Created a Supplemental Unemployment Benefit ("SUB"). The SUB is capped at \$250.00 per week for a maximum of four (4) weeks and available only to Employee/Participants (i.e. not a dependent). Please note that this benefit is taxable income. The Fund will issue W-2s as with the Weekly Accident & Sickness benefit. Please note that you cannot receive both the SUB and Weekly Accident & Sickness benefit at the same time. You also cannot receive both the SUB and workers' compensation benefits at the same time. The SUB will be available until May 31, 2020, and will end on June 1, 2020.

In order to be eligible for the SUB, you must be on state unemployment benefits because:

- a. You were laid off by a contributing employer due to the closure of a worksite, the closure of a shop, or other circumstances related to COVID-19;
- b. You are subject to a Federal, State, or local quarantine or isolation order related to COVID-19;
- c. You have been advised by a health care provider to self-quarantine due to concerns related to COVID-19;
- d. You are experiencing symptoms of COVID-19 and seeking a medical diagnosis;
- e. You are caring for an individual subject or advised to quarantine or isolation;
- f. You are caring for a son or daughter whose school or place of care is closed, or the childcare provider is unavailable, due to COVID-19 precautions;
- g. You are experiencing any other substantially similar condition as specified by the Secretary of HHS in consultation with the Secretary of Treasury and the Secretary of Labor.

The Trustees are continually monitoring the COVID-19 pandemic and will consider additional steps if circumstances warrant.

Respectfully,

Board of Trustees of the Sheet Metal Workers Local 73 Health & Welfare Fund

If you need the Fund Office to mail you an application form for the Supplemental Unemployment Benefit, please call us at (708) 449-7373 and press Option #2 and we will mail one to you.