



Benefit Funds

International Union of Operating Engineers

LOCALS 877 AND 70

IMPORTANT NOTICE

February 2022

The Trustees of the Health and Welfare Trust Fund of the International Union of Operating Engineers Locals No. 877 and 70 ("Fund") have issued this Notice to remind you of: (1) the change in the Fund's short-term disability, long term disability and life insurance/AD&D vendor from Guardian to Reliance Standard as of August 1, 2021, (2) an improvement to the Fund's short term disability benefit as of November 1, 2021, and (3) the details of these benefits through the Fund.

1. New Short-Term Disability, Long Term Disability and Life Insurance/AD&D Vendor. As a reminder, effective as of August 1, 2021, the Fund changed its short-term disability, long term disability and life insurance/AD&D vendor from Guardian to Reliance Standard (Reliance). Please see the attachment included with this Notice on how to contact Reliance and file a short-term disability claim with Reliance. Aside from the improvement to the short-term disability benefit that is discussed below, the long term disability and life insurance/AD&D benefits that the Fund provides through Reliance remain the same and are summarized below. If you have any questions, please call the Fund Office at (781) 769-5789 or Reliance customer service at 1-800-351-7500. Please consult your Collective Bargaining Agreement to determine which, if any, of these benefits you may be eligible for.
2. Improvement to the Fund's Short-Term Disability Benefit. The Trustees are pleased to report the following improvement to the Fund's short-term disability (STD) benefit. Specifically, as of November 1, 2021, the Fund will continue to coordinate its STD benefit with the Massachusetts Paid Family and Medical Leave Act (PFMLA), but provide for up to 100% of the eligible Active member's weekly base wages, instead of the prior amount of 75%. As noted above, please consult your Collective Bargaining Agreement to determine if you are eligible for the Fund's STD benefit.

As a reminder, effective on and after January 1, 2021, Massachusetts enacted the PFMLA, which is a state offered benefit for anyone who works in Massachusetts and is eligible to take up to 26 weeks of paid leave for certain qualifying reasons, including a serious health condition, birth, adoption, or foster care placement of a child, or because of certain reasons related to a family member's being called to active military duty. PFMLA is funded through a Massachusetts tax, and is separate from both the federally mandated benefit offered by the Family Medical Leave Act and the STD benefit that is provided by the Fund.

For clarity, if you have a serious health condition you must first apply for paid leave from the PFMLA. Then assuming you meet the requirements for the PFMLA, you must provide the required documentation to Reliance in order to receive STD benefits from the Fund. If eligible and after the receipt of the required documentation, the Fund will then pay the remaining amount required, if any, so that you can receive up to 100% of your weekly base wages for a limited period of time. For example, assume you have a serious health condition and you apply for and start receiving PFMLA at 80% of your weekly base wages, if you then properly apply for STD benefit from the Fund through Reliance and are eligible, the Fund will pay you at 20% of your weekly base wages for a

limited period of time. For more details on PFMLA please visit: <https://www.mass.gov/info-details/paid-family-and-medical-leave-pfml-overview-and-benefits>.

All other Fund rules regarding the STD benefit continue to apply, including but not limited to the following:

- STD is only paid from the Fund if your Collective Bargaining Agreement specifically notes that it is an included benefit.
- STD is paid from the Fund only if you are an Active eligible member and for a maximum of 26 weeks per disability.
- STD is paid from the Fund after a 5 day “elimination” period, which means you must be out of work for 5 consecutive days before STD is paid. STD is not paid for the first five consecutive days of disability.
- You are eligible for the Fund’s STD benefit if you are an Active member that became “disabled” while covered by the Fund. The term “disabled” means that because of an injury or illness, you are prevented from engaging in your customary occupation and performing any kind of work for pay or profit. A physician must certify to your disability and you must provide appropriate documentation of your disability to Reliance.
- The Fund’s Board of Trustees reserves the right, as a condition of continued receipt of STD, to require you to provide updated disability reports and/or medical proof of your disability.
- The Fund’s STD benefit is based on “one continuous period of disability.” Separate periods of disability, resulting from either unrelated causes or the same or related cause(s), will be deemed one period of disability, unless separated by your return to Covered Employment for at least five (5) consecutive full 8 hour days.
 - EXAMPLE 1: Assume you hurt your back while exercising, qualify for STD benefits, and you receive 5 weeks of STD. You then return to work in Covered Employment, work for four (4) consecutive days, and then hurt your back again in a household accident. As you did not work in Covered Employment for at least five (5) consecutive days, under this example you could only receive up to 21 additional weeks of STD (as 26 weeks less 5 weeks already received equals up to 21 remaining weeks).
- STD will NOT be paid from the Fund in the following situations:
 - For an injury or illness which you are not under the treatment of a physician. It is understood that no disability will be considered to have started until you have been treated personally by a physician.
 - Any day you are performing work of any kind, anywhere, for compensation, profit or other remuneration.
 - Those days for which you are receiving any Workers’ Compensation benefits, unemployment compensation benefits, and/or you are receiving any retirement benefits from any source.
 - A disability due to accidental bodily injuries arising out of or in the course of your employment.
 - Any day you are released by your physician to engage in work of any kind.
 - For an injury or illness arising out of, or in, your commission of a felony, crime or illegal act.
- In all circumstances, if you receive any type of compensation or benefit listed above (whether under automobile insurance, Workers’ Compensation, unemployment compensation, pension or other(s)) and weekly disability benefits for the same time period, you are liable and required to refund any STD benefits you received to the Fund.
- Please call Reliance customer service at 1-800-351-7500 if you have any questions.

3. Reminder of the Fund's Long Term Disability Benefit. Just as a reminder, depending on the language in your specific Collective Bargaining Agreement, you may have long term disability benefits through the Fund if you are Totally Disabled (unable to perform the material duties of your regular occupation) at a benefit of 60% of base wages up to a \$5,000 monthly maximum. Here are some details regarding the long term disability benefit provided through Reliance:

- The requirements for eligibility for this benefit include, but are not limited to, being Totally Disabled as the result of a sickness or injury that is covered under the Fund's policy with Reliance; being under the regular care of a physician; completing the required elimination period (180 consecutive days of Total Disability) and submitting satisfactory proof of Total Disability to Reliance.
- Long term disability benefits are generally payable until you reach Normal Retirement Age or are no longer considered Totally Disabled, whichever occurs first.
- Long term disability benefits will not be paid for any Total Disability caused by: (1) and act of war, declared or undeclared, (2) an intentionally self-inflicted injury, (3) a disability arising of our your commission of a felony, crime or illegal act.
- Please call Reliance customer service at 1-800-351-7500 if you have any questions or would like to file a long term disability claim.

4. Reminder on the Fund's Life Insurance and AD&D Benefit. Just as a reminder, depending on the language in your specific Collective Bargaining Agreement, you may have life insurance and AD&D coverage through the Fund. The three options for life insurance benefits that the Fund provides are: (1) \$200,000 OR (2) \$100,000 OR (3) \$50,000. Life insurance and AD&D benefits are payable with respect to Active members only. If you are entitled to this benefit it is provided through Reliance and you can contact Reliance customer service at 1-800-351-7500 if you have any questions. Here are some details regarding the life insurance and AD&D benefit provided through Reliance:

- For those eligible, in the event of your death from any cause, while you are an active member, the required life insurance benefit amount will be paid to your named beneficiary, generally in the form of one lump sum payment.
- In order for your beneficiary to receive this life insurance benefit, he/she must notify Reliance of your death, provide a certified original copy of your death certificate and completely fill out and submit all application forms to Reliance.
- Please note that you may NOT assign your life insurance or AD&D benefits. This means that you may not give or transfer your life insurance or AD&D benefits offered through the Fund to any other person or entity.
- Also, please remember that you alone have the right to name your beneficiary for this benefit. You may change your beneficiary at any time by filling out the proper Beneficiary Form and providing it to the Fund Office. Remember that the properly completely Beneficiary Form on file with the Fund at the time of your death will always control, and the Fund will not accept any document which purports to change your beneficiary after that. If your beneficiary predeceases you, such beneficiary's interest will automatically terminate. If there is a court order that requires you to name a specific beneficiary, such order will only be recognized if it is on file at the Fund Office at the time of your death.
- If your active member Fund coverage is terminated for any reason other than your death, the Fund's life insurance benefit is also terminated. However, you will have the opportunity to convert your previous life insurance coverage under the Fund's group life insurance policy to an individual life insurance policy. This is called a conversion right. You must notify Reliance immediately because your

right to convert the policy ends 31 days after your coverage under the Fund terminates. If the conversion right is properly elected in a timely manner, it is your responsibility to pay the full cost of the life insurance coverage directly to the insurance company in a timely manner. This is the only notice you will receive about this conversion right, and the Fund has no obligation to give you any further notice of this conversion right.

- If you suffer a loss or injury of your hands, feet, eyesight, speech, or hearing you may be entitled to the Fund’s AD&D benefit. Please contact Reliance for further details on the potential amounts payable and how to submit a claim.

QUESTIONS? FUND CONTACT INFORMATION

If you have any questions about this Notice or any other item, contact the Fund Office by telephone at 781-769-5789 or (877) 562-2570 (toll free), or by letter to:

Melissa Warner, Fund Administrator
Health & Welfare Trust Fund of IUOE Local 877 & 70
PO Box 4403
Troy, MI 48099-9998

This Notice is intended to be a brief description of the topics described. In any situation involving Fund benefits, the documents governing the Fund will control. It constitutes a Summary of Material Modifications to the Fund, and we are furnishing it to you in accordance with U.S. Department of Labor regulations §§2520.104b-3 and 2590.715-2715(b). Please keep this Notice with your Fund Summary Plan Description and your most recent Summary of Benefits and Coverage for future reference, and contact the Fund Office directly with any questions. As a reminder, Fund benefits are not “vested” in any way, and all Fund benefits are subject to amendment and/or termination as the Trustees may determine to be in the best interests of the Fund’s participants and beneficiaries.

**BOARD OF TRUSTEES,
Health and Welfare Trust Fund of the International Union of Operating
Engineers Locals No. 877 and 70**

To apply for short term disability

The below is meant to provide you with guidance through the process of applying for short-term disability benefits through the Health and Welfare Trust Fund of IUOE Locals 877 & 70. Please note, this Plan is supplemental to any State benefit therefore documentation of such benefit will be required prior to payment.

1. Apply for the benefit through the Massachusetts Paid Family & Medical Leave (DFML).
 - You may initiate a claim through the DFML by visiting: paidleave.mass.gov/create-account or call (833) 344-7365
 - *The DFML encourages you to apply online because the process will be easier for you, both in terms of submitting documentation and receiving notifications from DFML. If you apply online through the website you will be able to upload documentation directly online. If you apply over the phone, you will be required to physically mail or fax in your documentation.*
 - Your Employer will need to provide information to the DFML.
 - Provide documentation of the State benefit to Reliance so that they may calculate the amount owed to you.

2. Initiate a claim through Reliance Standard.
 - You may initiate a claim through Reliance Standard online at www.RSLClaims.com or by following the next bullet points.
 - Complete the Short-Term Disability Claim form
 - Complete **Part II FOR INSURED TO COMPLETE** on pages 1 and 2 of the claim form. Be sure to choose how you want to receive payment; a check mailed to your home or direct deposit.
 - Complete and sign **AUTHORIZATION FOR USE IN OBTAINING INFORMATION** form to authorize your physicians to provide Reliance with the necessary documentation to process your claim.
 - Provide your physician with **Part III ATTENDING PHYSICIAN'S STATEMENT** for completion.
 - Part I will be completed by the Health & Welfare Fund office in cooperation with your Employer.
 - Submit all completed forms to Reliance.

Email at: claimsintake@rsli.com

Fax to: (267) 256-3519

Mail to: Reliance Standard Life, PO Box 7749, Philadelphia, PA 19101-7749

IMPORTANT NOTES:

- When asked for your employer please provide the following as you are covered under a group policy:
Health & Welfare Trust Fund of IUOE Local 877 & 70, PO Box 4406, Troy, MI 48099-9998
- The Health & Welfare Fund's policy number with Reliance is ASW516876

How to file your claim

Draw on our flexibility

Reliance Standard makes it easy to start a disability, accident, critical illness, hospital indemnity or wellness benefit claim. Knowing what to do - and what to expect - will help you get prompt, appropriate service and improve your overall experience.

File a claim anywhere, any time

* Please note, the policy number is ASW516876



What to do

You can submit most claims securely online. You will need a valid email address and some general information to get started. You will not need your policy number to submit a claim, nor will you need to create an account login and password. Depending on which type of claim you are submitting, you should be ready to provide information such as:

- Your Name / Address / Gender / Date of Birth / Phone / Social Security Number
- Name your employer as: Health & Welfare Trust Fund of IUOE Local 877 & 70, PO Box 4403, Troy, MI 48099-9998
- Injury/Condition
- Physician or medical provider information
- Whether or not to withhold taxes from your benefit payments

You may also need to complete an additional Authorization to Obtain Information, which allows us to request your medical records if needed. If you would like your benefit payment deposited electronically into your bank account, we will also need you to complete an Authorization for Electronic Fund Transfer.

What to expect

After we receive your claim submission, a Reliance Standard Claims Examiner will contact you to:

- Verify the reasons for your claim
- Gather any additional information needed to make a decision
- Discuss your plan/benefit coverages and discuss next steps

When we receive all your required information, your Examiner will make a decision which will be communicated in writing.

What if...?

Questions? We are here to help!

Many claims inquiries can be answered 24/7 on our website, www.RelianceStandard.com (just click Customer Care!) or through our telephonic Customer Care system: 1-800-351-7500.

Customer Care Representatives are available weekdays from 8:00 AM – 7:00 PM Eastern Time.