



SHEET METAL WORKERS' LOCAL UNION NO. 80

FRINGE BENEFIT FUNDS

P.O. Box 1408 / Troy, MI 48099-1408 / (248) 641-4980 (800) 400-7710

May 26, 2020

To: All Eligible Participants,
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund

From: Board of Trustees,
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund

RE: **IMPORTANT SELF-PAY RATE CHANGES FOR CONTINUED ELIGIBILITY
DURING COVID-19 PANDEMIC**

The Board of Trustees is continuously working to deliver to you and your family the very best benefits possible while at the same time managing the financial status of the Plan for the future. This notice provides information regarding the **subsidized self-payments rates or COBRA premiums for continuing eligibility for the months of June, July, and August 2020, which correspond to the work months of March, April, and May when work was disrupted by the national health emergency.**

If you are a Construction Employee, Production Employee, Residential and/or Light Commercial Employee, Service Employee, Duct Cleaning Employee, Construction Apprentice Employee, Production Journeyman, Residential / Light Commercial Journeyman, or Special Resolution 78 Journeyman, for the eligibility months of June, July and August only (work months of March, April, and May) and if you have worked at least one hour in a month but not enough to meet the eligibility requirements, you can maintain your eligibility by making a monthly self-payment to the Fund in the amount equal to the lesser of:

- (i) The number of hours you need to reach one hundred twenty-five (125) for the month multiplied by the Employer hourly contribution rate that applies to you (note: if you make this self-payment, you will be credited with one hundred twenty-five (125) hours of work and contributions for future eligibility); or
- (ii) A monthly self-pay rate of \$200 for single person, \$300 for two-person, and \$400 for family coverage (note: if you make this self-payment, you will not be credited with any hours of work or contributions for future eligibility).

If you are an Architectural Metal Journeyman or an Architectural Metal Apprentice Employee, for the eligibility months of June, July, and August only (work months of March, April and May) and if you have worked at least one hour in a month but not enough to meet the eligibility requirements, you can maintain your eligibility by making a monthly self-payment to the Fund in the amount equal to the lesser of:

- (i) The number of hours you need to reach one hundred (100) for the month multiplied by the Employer hourly contribution rate that applies to you (note: if you make this self-

payment, you will be credited with one hundred (100) hours of work and contributions for future eligibility); or

- (ii) A monthly self-pay rate of \$200 for single person, \$300 for two-person, and \$400 for family coverage, in which case you will not be credited with any hours of work or contributions.

If you are not eligible for continuing your eligibility via self-payments as provided above (i.e., you did not work at least one hour in the applicable work month), you can continue coverage by electing COBRA continuation coverage. However, in this case, **for the eligibility months of June, July and August only**, in an exercise of their fiduciary duties, the Trustees have decided that a portion of your COBRA premium for those months only will be paid by the Fund **so that the resulting monthly payment from you for such COBRA continuation coverage will be \$200 for single person, \$300 for two-person, and \$400 for family coverage**.

Again, the COBRA premiums have not changed, but the Trustees have decided to pay a portion of the premiums from the Fund.

Continued coverage after the eligibility month of August 2020 will revert back as provided under the terms of the Plan at the rates in effect prior to the changes described above.

This Notice contains important information about the Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund Plan changes. Please keep this notice for future reference.

Sincerely,
Board of Trustees,
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund