

**IMPORTANT INFORMATION FOR COVID-19 PANDEMIC'S
IMPACT ON THE ELECTRICAL INDUSTRY AND YOUR BENEFITS**

FREQUENTLY ASKED QUESTIONS

*THE PLAN CHANGES DISCUSSED IN THESE FAQs APPLY ONLY TO THOSE PARTICIPANTS WHO
ARE EXPERIENCING THE EFFECTS OF THE COVID-19 PANDEMIC.*

The leadership of the International Brotherhood of Electrical Workers, Local No. 8 and the Ohio/ Michigan Chapter of the National Electrical Contractors Association has taken several important steps to address the recent COVID-19 pandemic's effect on Local 8 members. Further, the Boards of Trustees of the Toledo Electrical Welfare Fund and the Local No. 8 Retirement Plan have adopted plan amendments to address current and upcoming challenges.

This is a summary of the current actions taken on your behalf. For continued updates, please check the Union's social media accounts and the Toledo Electrical Benefits Fund Office's website (www.electricalfunds.org).

EMPLOYMENT AND REFERRALS

Q1. *What happens if I am placed on temporary furlough because my work site is shut down or work is interrupted during the COVID-19 pandemic?*

A1. The COVID-19 pandemic has caused and will continue to cause work interruptions and temporary (and possibly permanent) work stoppages at worksites. You may return to work when your Employer ends the furlough without the normal referral office procedures.

Q2. *What happens if my work interruption seems permanent or I do not want to wait for my Employer to end my furlough?*

A2. If you choose to sign the Book (and not wait for your prior Employer's work to resume) following a COVID-19 related work stoppage, the Union has adopted a "no nick" system. You will not be penalized for refusing a referral. You will also be considered to have received a clean lay-off. Please note that the clean lay-off is only given to employees whose employers do not have work for them due to the COVID-19 pandemic. So, if you choose not to work due to your personal circumstances, you may furlough and get benefits as described below, but you would not be eligible to sign the book as a clean lay-off.

EMPLOYEE RETENTION PLAN / UNEMPLOYMENT BENEFITS

Several changes to the Employee Retention Plan ("ERP") increase access to ERP benefits for those Participants who have been affected by the COVID-19 pandemic.

Q3. *Who can apply for and receive benefits from the ERP?*

A3. Participants who are furloughed, laid off, or are unable to work due to the COVID-19 pandemic may commence their ERP benefits as soon as practicable. In addition, Participants who are otherwise eligible for the ERP but whose hours of work are 20 hours or less due to work disruptions from the COVID-19 pandemic will also be permitted to commence their ERP benefits.

Q4. *What if I have not accrued the initial minimum 12 ERP Credits required for eligibility for unemployment benefits through the ERP?*

A4. If you are described in A3, you can immediately use any ERP Credits credited in your account, even if you have not earned the minimum 12 ERP Credits normally required to start receiving benefits.

Q5. *When can I apply for and begin receiving my ERP unemployment benefits?*

A5. If you are described in A3, you are not required to satisfy the 1 week waiting period before using ERP Credits. Your ERP unemployment benefits will commence as soon as practicable following your application.

Q6. *How do Ohio's state unemployment benefits work with my employment in the electrical industry?*

A6. The State of Ohio's unemployment benefits are also available for eligible employees if an eligible employee becomes unemployed or partially unemployed during Ohio's emergency declaration period. This includes periods of temporary furlough. An executive order issued by Governor DeWine expands flexibility for Ohioans to receive unemployment benefits during Ohio's emergency declaration period. Ohio unemployment benefits will be available to eligible employees who are requested by a medical professional, local health authority, or employer to be isolated or quarantined as a consequence of COVID-19, even if they are not actually diagnosed with COVID-19. In addition, the waiting period for eligible Ohioans to receive unemployment will be waived.

However, at this time, Ohio unemployment benefits are not available to those who remove themselves from employment without symptoms (for example, to care for a sick family member), as opposed to an employer or medical professional removing them from employment.

HEALTH BENEFITS / TOLEDO ELECTRICAL WELFARE FUND

Q7. *What if I do not have enough hours to maintain my eligibility in the health plan? Can I use a Self-Pay Waiver even though the furlough is temporary and I have not signed the Book? How does the Self-Pay Waiver work for Members who have signed the Book?*

A7. Eligibility is based on a ROLLING three (3) month average. You can use any Self-Payment Waiver credited to you even if your work interruption, lay-off or furlough is considered temporary and you do not sign the Book. A Self-Payment Waiver limits your self-payment premium cost to no more than \$333.50 (23% of the full self-payment of \$1450.00) per month.

The following examples describe the formula used to determine the actual monthly amount a Member would have to pay to maintain eligibility.

Example 1: Member works 120 hours in January, 110 hours in February, and 12 hours in March (Member was furloughed in March). The total hours worked during this 3 month period are 242 hours. The January, February and March period determines June eligibility. The Self-Payment Formula is:

- *Step 1:* 242 Hours divided by 300 = 80.7% of 300 hour eligibility requirement is established
- *Step 2:* \$333.50 x 80.7% = \$269.13
- *Step 3:* \$333.50 less \$269.13 = \$64.37
- *Result:* \$64.37 is the monthly self-payment needed to maintain eligibility for June.

Example 2: Member works 12 hours in February, 0 hours in March, 0 hours in April (Member signed the Book in February). The total hours worked during this 3 month period are 12 hours. The February, March and April period determines July eligibility. The Self-Payment Formula is:

- *Step 1:* 12 hours divided by 300 = 4% of 300 hour eligibility requirement is satisfied
- *Step 2:* \$333.50 x 4% = \$13.34
- *Step 3:* \$333.50 less \$13.34 = \$320.16.
- *Result:* \$320.16 is the monthly self-payment needed to maintain eligibility for July.

Q8. I think I may need a COVID-19 test. How much will the test cost me out-of-pocket if I go get a test?

A8. If you are tested for COVID-19, no deductible or co-pay will be imposed on your test. Further, any co-pay or other charge for your visit to a clinic, physician's office or emergency room to receive the test or administer the test will be borne by the Toledo Electrical Welfare Fund.

RETIREMENT BENEFITS / LOCAL NO. 8 RETIREMENT PLAN

Q9. I've been impacted by COVID-19. Can I take money out my Retirement Plan account?

A9. If you or any of your dependents are affected by a COVID-19 diagnosis or if you experience adverse financial consequences as a result of COVID-19, you may be eligible to withdraw money from your Retirement Plan account. Recently passed federal legislation permits affected persons to withdraw up to \$100,000 during the 2020 calendar year from employer contributions and/or employee contributions to a Participant's Retirement Plan account. You may also be permitted to take a loan from your employee contributions held in your Retirement

Plan account. Loans are permitted up to the lesser of \$100,000 or 100% of employee contributions held in your Retirement Plan account.

If you are interested in applying for a distribution and/or a loan or if you desire more information, please contact the Fund Office for more details.

Q10. If I do not meet the qualifications described above for a coronavirus-related distribution or loan, how can I take a distribution from my Retirement Plan account?

A10. The Plan has several available distribution options for hardship and if you are unemployed. Please contact the Fund Office if you wish to discuss your options, or you may refer to information available on electricalfunds.org.

IF YOU HAVE OTHER QUESTIONS, PLEASE DO NOT HESITATE TO CONTACT THE FUND OFFICE. WE WILL CONTINUE TO ADD COMMONLY ASKED QUESTIONS TO THIS AND OTHER COMMUNICATIONS