



New York City District Council of Carpenters

# **BENEFIT FUNDS**

## **Addendum to New York City District Council of Carpenters Welfare Fund Summary Plan Description**

Effective April 1, 2022

Applicable Only to:

- Active and Retired Employees of the District Council
- Local Unions
- NYCDCC Benefit Funds
- Hollow Metal Funds
- CCA Metro – Carpenter Contractor Alliance of Metropolitan New York



**New York City District Council of Carpenters Welfare Fund**

**Summary Plan Description**

**Addendum of Special Rules Applicable Only to**

**Active and Retired Employees of the District Council, Local Unions, NYCDCC Benefit Funds, Hollow Metal Funds, and CCA Metro – Carpenter Contractor Alliance of Metropolitan New York**

**Effective April 1, 2022**



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## **Addendum to Summary Plan Description**

This addendum describes Welfare Fund provisions that apply only to Active and Retired Employees of the District Council, Local Unions, NYCDCC Benefit Funds, Hollow Metal Funds, and CCA Metro – Carpenter Contractor Alliance of Metropolitan New York (collectively, the “Related Organizations”). Unless otherwise noted in this addendum, benefits for participants who are or were employed by a Related Organization are exactly as they are described in the Summary Plan Description (“SPD”). Please review this information carefully and keep it with your SPD. Questions can be addressed through the Benefit Funds’ website at [www.nyccbf.org](http://www.nyccbf.org) or by contacting the Fund Office at **(800) 529-FUND (3863)**.

### **Eligibility for Active Employees**

If you’re an “Active Employee,” you’re eligible for Welfare Fund coverage on the first day of the month following your completion of one month of employment with a Related Organization, unless your employer voluntarily chooses to pay the necessary premium to make you eligible earlier, as described below.

**For example**, if you start working on February 15 and you continue to work through March 15, your coverage will begin on April 1. However, if your employer voluntarily pays the premium for you to be eligible on the first day of the first full month following your commencement of employment, your coverage will begin on the first day of the month immediately following your first day of employment. In the example above, your coverage would begin on March 1.

**“Active Employee”** means you’re an employee of a Related Organization, you’re scheduled to work at least 20 hours each week, and your employer is obligated to contribute to the Fund on your behalf.

### **Effect of Termination of Employment on Your Coverage as an Active Employee**

When your employment terminates, your coverage as an Active Employee ends on the last day of the calendar quarter in which your employment ends.

**For example**, if your last day of employment is on January 25, your coverage as an Active Employee ends on March 31. If your last day of employment is on March 30, your coverage as an Active Employee also ends on March 31.

### **Extension of Coverage Following Termination of Employment for Employees of the District Council and the Carpenters Training Center**

Coverage can be extended for the same number of calendar quarters of eligibility which you had accumulated in your hours bank (if applicable) when you began working for the District Council or the Carpenters Training Center (“CTC”).

This extension of coverage does not apply if your employment with the District Council or the CTC ends and you:

- become eligible for Retiree Welfare coverage, or
- become eligible as an Active Participant because you
  - return to Covered Employment, or
  - become employed by a Related Organization.

## **Continued Eligibility During Periods of Disability**

If you become disabled when you are an eligible Active Employee, you may be entitled to have your Fund coverage continue.

**Short-term disability.** If you receive short-term disability or Workers' Compensation benefits, and you are an eligible Active Employee, your coverage will automatically continue for the period of your disability, up to a maximum of six months.

### **Phase I - Continuation Coverage During the First 24 Months of Total Disability**

If you become Totally Disabled while you are an eligible Active Employee, you will be covered by the Fund's Retiree Welfare coverage for the first 24 months of disability, subject to your payment of the applicable premium.

You are considered Totally Disabled during the first 24 months of disability if you meet all of the following requirements:

1. You are unable to work due to an Illness or Injury; and
2. You have at least five Vesting Credits with the Retirement and Pension Plan for Officers and Employees of the New York City District Council of Carpenters and Related Organizations ("Officers' Pension Plan") and/or the New York City District Council of Carpenters Pension Plan ("NYCDCC Pension Plan") or at least five Years of Service with a Related Organization (as explained below) as of the date of your disability.

### **Phase II - Continuation Coverage Beyond 24 Months of Total Disability**

In order to continue Retiree Welfare coverage after 24 months, you must meet all of the following requirements:

1. You are unable to work in any occupation due to an Illness or Injury, as evidenced by receipt of a Social Security Disability Award; and
2. You have at least 20 Vesting Credits in the Officers' Pension Plan and/or the NYCDCC Pension Plan or at least 20 Years of Service (as defined below) with a Related Organization as of the date of your disability.

If you recover from your Disability or you do not have enough Vesting Credits or Years of Service to continue your Retiree Welfare Fund coverage after Phase I, your Retiree Welfare Fund coverage will automatically continue for up to three months.

If you expect to be disabled for more than six months, you should contact your employer's human resources department for information on benefits you may be entitled to under your employer's long-term disability plan, if applicable.

## Special Rule Regarding Years of Service for Disability Welfare Coverage

This section applies if you do not satisfy the previously mentioned Vesting Credit tests under the Officers' Pension Plan or the NYCDCC Pension Plan. In such case, your eligibility for Disability Welfare coverage will be based on total "Months Worked" in a calendar year. For each "Month Worked" in a calendar year, you will earn .0834 of a Year of Service. The chart below shows how this rule works. The numbers below are rounded to the nearest hundredth for fractional purposes. You cannot earn more than 1 Year of Service in a calendar year.

<b>Months Credited</b>	<b>Years of Service Earned</b>
1 – 2 months	0.00
3 – 4 months	.25 (1/4)
5 – 6 months	.50 (1/2)
7 months	.75 (3/4)
8 or more months	1.00 (1)

For purposes of this Special Rule, "Months Worked" includes all months in which you (1) are employed by a Related Organization, (2) are paid for employment, and (3) work at least 1 hour in a calendar month. This includes vacation, holiday, sick, and personal time. "Months Worked" will be granted during periods of "qualified military service" under Section 414(u) of the Internal Revenue Code, or as otherwise required by law. Generally, to receive service credit for a military absence, you must be a Participant when you enter the military, and you must return to your job within 90 days following discharge.

## Eligibility for Retiree Welfare Coverage

Retirees of Related Organizations who receive a monthly benefit from the Officers' Pension Plan or the NYCDCC Pension Plan and who satisfy the applicable following requirements qualify for Retiree Welfare coverage.

To qualify for Retiree Welfare coverage once you begin receiving a pension from the **Officers' Pension Plan**, you must meet one of the following four requirements:

1. You have at least 30 Vesting Credits with the Officers' Pension Plan; or
2. You have at least 15 years of continuous "Service" with the Officers' Pension Plan, immediately preceding the date you reach age 55; or
3. You have at least nine years of continuous "Service" with the Officers' Pension Plan before the date you reach age 60; or
4. You have at least nine years of "Service" with the Officers' Pension Plan, and you were eligible for Active Employee benefits under the Welfare Fund for at least 24 months



during the 60 months immediately before you started receiving a pension from the Officers' Pension Plan.

In all cases, your employer must have contributed to the Welfare Fund on your behalf while you were an Active Employee.

To qualify for Retiree Welfare coverage once you begin receiving a pension from the **NYCDCC Pension Plan**, your employer(s) must have contributed to the Welfare Fund for you as an Active Employee, you must be at least 55 years old, and you must satisfy one of the following three requirements:

1. You have at least 30 Vesting Credits with the NYCDCC Pension Plan as of the effective date of your pension; or
2. You have at least 20 Vesting Credits with the NYCDCC Pension Plan and you were covered by the Welfare Fund as an Active Employee for any 24 months during the 60-month period immediately preceding the effective date of your pension from the NYCDCC Pension Plan; or
3. You have at least 15 Vesting Credits with the NYCDCC Pension Plan, you have 25 years with at least 250 hours worked in Covered Employment each year, and you were covered by the Welfare Fund as an Active Employee for any 24 months during the 60-month period immediately preceding the effective date of your pension from the NYCDCC Pension Plan.

Not all Vesting Credit is included in determining whether you satisfy the above tests for Retiree Welfare coverage. The following types of Vesting Credit do not count for determining eligibility for Retiree Welfare coverage: (1) Vesting Credit that is attributable to City of New York employment, (2) Vesting Credit that was earned outside the New York City District Council of Carpenters, (3) Pro-Rata Credit or Reciprocal Credit, and (4) Vesting Credit attributable to Continuous Non-Covered Employment. As a general rule, Vesting Credit counts toward Retiree Welfare eligibility only when your employer contributed to the Welfare Fund on your behalf for work performed as an Active Employee.

As the above conditions indicate, eligibility for Retiree Welfare coverage for employees of the Related Organizations is expressly conditioned upon receiving a monthly pension from the Officers' Pension Plan or the NYCDCC Pension Plan. If you have not previously participated or do not currently participate in either the Officers' Pension Plan or the NYCDCC Pension Plan, you are not eligible for Retiree Welfare coverage.

### **Life Insurance**

- If you die while you are an Active Employee, your Beneficiary will receive a life insurance payment equal to your earnings during the highest 24 months out of the last 30 months of Covered Employment before your death. The minimum payment is \$6,000 and the maximum payment is \$100,000 (as reduced by any accelerated death benefit paid).
- If you have Retiree Welfare coverage, your life insurance coverage will continue in the amount of \$8,000, so long as you pay the monthly premium for Retiree Welfare coverage.
- If you are an eligible Active Employee or Retiree, the Plan also provides life insurance coverage for your dependents. If your spouse or child dies while covered under this Plan, a death benefit

of \$1,000 will be paid to you. For benefits to be paid, your dependents must be eligible as defined in the Plan at the time of death. When you die, coverage for your dependents ends as of that date.

### **Short-Term Disability Benefits (For Active Employees Only)**

This Plan will pay you a weekly benefit if you become disabled and unable to work as the result of an Injury or illness that is not work-related. There is no short-term disability benefit for Retirees or for your dependents.

To receive disability benefits, you must be under the care of a physician and your physician must certify to the Fund that you are disabled. Weekly benefits for pregnancy will be provided in the same manner as benefits for an “illness.”

Ask your employer if it has salary continuation before submitting a short-term disability claim to the Fund for processing. If you are receiving short-term disability benefits and if your employer pays “salary continuation” benefits, then you will receive your full weekly salary from your employer. Your employer and/or its respective Human Resources person must notify the Fund Office of the period of time for which you were receiving salary continuance for your illness or injury.

### **When Coverage Begins**

You are covered for short-term disability benefits as soon as you begin working for a Related Organization.

### **When Benefits Begin**

Your weekly benefit will begin as of the first day of a disability and will be paid as long as you remain disabled, for up to a maximum of 26 weeks of disability in any 52-week period.

“FICA” taxes will be withheld from your disability benefits.

### **Your Short-Term Disability Benefits**

**Remember:** If you are entitled to salary continuation from your employer, you’ll receive your full weekly salary.

Your weekly benefit is 50% of your average weekly earnings (as defined by state law) at the time you became disabled, up to a maximum benefit of \$400 per week. If your disability occurs while you are actively employed or within 28 days of your last day worked, the Fund will pay you short-term disability benefits. If your disability occurs after you have been unemployed for 28 days, and you are receiving (or have filed a claim for) unemployment insurance benefits, the New York State Special Fund for Disability Benefits will pay you the short-term disability benefit.





New York City District Council of Carpenters

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