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EMPLOYER TRUSTEES:

Kenneth Bauwens Jack Block I. Steven Diamond Kevin O'Shea Michael R. Walsdorf

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MANAGING EDITORS:

Sean Madix Tracy Sohst

EDITORIAL COMMITTEE:

Kevin Connolly Natalie Cozzi I. Steven Diamond Kevin O'Shea Frank Peters

FUND OFFICE:

Hours: 8:30 a.m. to 4:30 p.m.

Phone: (312) 782-5442

Fax: (312) 782-4431 **SUB Fax:** (312) 782-7240

Website: www.fundoffice.org

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Construction and Communication Participants: Understanding Your Supplemental Unemployment Benefits

CONDUIT

If you've ever gone through a period of unemployment, you know the experience can be confusing and stressful. Understanding the steps you need to take to apply for Supplemental Unemployment Benefits (SUB) and knowing where to find more information can help relieve some of that worry. Keep reading for an overview of the SUB Plan rules, including initial eligibility, the application process, and requirements for continued eligibility.

Please note that this is only a summary. You can find more information in the applicable Supplemental Unemployment Benefit Plan Summary Plan Description/Plan Document on the EIT website at **www.fundoffice.org** or by calling the Fund Office.

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THE 13TH ANNUAL BENEFIT FAIR IN REVIEW

Nearly 400 participants and spouses visited the Union Hall last fall for the 13th Annual EIT/Local 134 Benefit Fair.

Once again, flu shots and other vaccines were a popular draw. Our partners administered more than 400 vaccines, including flu shots, pneumonia and tetanus vaccines. In addition, we conducted nearly 120 biometric screenings and 92 prostate screenings, which gave individuals valuable feedback on their health and wellness.

Thank you to our friends and colleagues at Local 134 and the Fund Office for the time and effort they put into the Benefit Fair each year. And thank you to our participants for spending the day with us. See you again this fall!



Construction and Communication Participants:

Understanding Your Supplemental Unemployment Benefits

Who is Eligible?

You are eligible for Supplemental Unemployment Benefits (SUB) if you answer "yes" to *all* of the following statements:

- You are a Construction or Communication Participant;
- Your Covered Employment was terminated involuntarily due to layoff (lack of work or a reduction in workforce);
- You have worked 1,040 or more Contributed Hours in Covered Employment in either the four Contribution Quarters prior to your Layoff Date, or the 12-Month Review Period prior to your Layoff Date;
- You are registered with the Union Referral Hall as Available for Work as defined by the SUB Plan;
- You submit a timely Application for Supplemental Unemployment Benefits to the Fund Office; and
- You are eligible for state unemployment compensation benefits or have exhausted such benefits within the last six months.

What is the Application Process?

- Download the Application by visiting the Fund Office website.
 - Go to www.fundoffice.org, click Participant Information, then Construction or Communication Participants (whichever is applicable to you), then Supplemental Unemployment Benefit Plan, then Application for Supplemental Unemployment Benefits (toward the bottom of the page). Applications are also available from the Fund Office in person or at the Local 134 Referral Hall.
- You should file an Application within fourteen (14) calendar days of your Layoff Date. An Application received by EIT after the fourteenth (14th) consecutive day will result in a loss of benefits prior to the date the SUB Application is received.
- You may also be required to provide a severance notice indicating that the reason for your layoff is "lack of work" or "reduction in workforce." You <u>must</u> always provide a severance notice if you are working for an out-of-jurisdiction local.

- You must submit proof of state unemployment compensation by fax, email (subapp@fundoffice.org), mail or in person at the Fund Office within fourteen (14) days of the payment date detailed on the state unemployment payment record for each week you wish to receive payment. Supplemental Unemployment Benefits will not be paid on state unemployment compensation payment details received after the 14-day deadline.
- Contact the Fund Office if your State Unemployment Compensation has been exhausted.

You must file an Application for Supplemental Unemployment Benefits EVERY TIME you are laid off and would like to be paid Supplemental Unemployment Benefits. (This includes layoffs from short calls and McCormick calls.) Benefits will not be paid if an application is not received.

KNOW YOUR SUPPLEMENTAL UNEMPLOYMENT NUMBERS

1,040 Contributed Hours — The number of hours needed to

be eligible for Supplemental

Unemployment Benefits.

Days from Layoff Date — The number of days you have to submit your SUB Application

to avoid losing benefits.

14

Days from payment date — The number of days you have to submit your state unemployment payment record.

7*

The number of days in the waiting period — Only applicable if the state unemployment agency requires a waiting period.

* Effective for claims submitted on or after November 1, 2015.

52

Weeks — The maximum number of weeks payable in a claim for Supplemental Unemployment Benefits.

What Are the Requirements for Continued Eligibility?

- You must continue to provide proof of state unemployment compensation within fourteen (14) days of the payment date detailed on the state unemployment record for each week you wish to receive SUB payments.
- You must be registered with the Local 134 I.B.E.W. Union Referral Hall as Available for Work as defined by the SUB Plan.
- You are not receiving short-term or long-term disability benefits from the Electrical Insurance Trustees (EIT), Workers' Compensation benefits, pension plan benefits from EIT's Pension Plans No. 2, 4 or 5, or benefits from the Social Security Administration.
- * If there are any variations between the language in the Conduit and the Summary Plan Description (SPD) for the SUB Plan, the SPD will prevail.

IMPORTANT INFORMATION ABOUT YOUR DISABILITY BENEFITS

An unexpected disability can be one of the biggest financial burdens you may face. Your work income ends, but your living expenses continue. To help protect your income, follow these steps when applying for disability benefits:

- Submit your completed application for disability benefits to the Fund Office within 90 days of the date you last worked contributed hours *OR* 90 days of the date of your injury, whichever is later.
- Your most recent employer and your attending physician will be required to complete and sign a portion of the disability application.
- You are eligible for only two periods of short-term or long-term disability within any rolling or consecutive 60-month period.

The disability application can be found on the EIT website by visiting **www.fundoffice.org**. From the home page, click *Participant Information,* next, select *General Downloads,* then *Disability Application.* Or contact the Fund Office at **(312)** 782-5442.

Your completed disability application and related documents can be submitted by mail, fax ((312) 782-0799) or in person at the Fund Office. These documents must be received by the Fund Office before your claim can be processed.

Once the Fund Office receives your completed application, a representative from CorVel, a disability case management company contracted by EIT, may contact you. The representative may also contact your attending physician to determine the nature and expected duration of your disability.

As always, if you have questions about your disability coverage, contact the Fund Office.

USING YOUR MEMBER SELF-SERVICE ACCOUNT

The EIT website makes it easy for you to access your participant information at any time. By registering for your Member Self-Service account, you will have a secure and fast way to:

- View and update your **Address** information.
- View your Dependent and Beneficiary records.
- See a History of Letters and Documents sent to you.
- Review your **Employment History**.
- Verify your Eligibility.
- View your Pension History.
- View your **Disbursement History**.
- View your Account History.
- Access your **Benefit Summary**.
- Create and update your User Profile.

If you haven't already set up your Member Self-Service profile on the EIT website, get started today and take advantage of this useful resource. Visit **www.fundoffice.org**, and from the home page, click *Participant Information* followed by *Participant Login*. Next, select *Register* (directly beneath the *Log In* button) and follow the prompts to verify your identify and create your profile.



SOCIAL SECURITY NUMBERS REQUIRED FOR ALL COVERED DEPENDENTS

The Affordable Care Act (ACA) requires EIT to report all individuals covered by its medical plans, including covered dependents, annually beginning in 2016.

If you received a notice from the Fund Office in December, you could be one of the remaining 10% of participants who have not responded to the Fund Office's request for this information. **To avoid a suspension in benefits,** please contact the Fund Office to update your dependent's information.



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Plugged In = Happy Retirement to EIT's Friend, Melissa Egich-Conforti

Melissa Egich-Conforti reflects...

I was born in former Yugoslavia and came to the U.S. to reside in Arizona. From Arizona, my two sisters and I moved to Chicago with our parents, while two of my older siblings stayed in Europe. I did not speak English, but since I knew more than one language, English was not too difficult to learn. When I was in high school, I worked in retail and as a waitress. Both of these jobs were customer service based and prepared me for bigger and better things in life. On February 20, 1974, I applied for a job with EIT and was hired as a Filing Clerk by Georgia Cobetto. She was the best teacher and I would like to thank her for hiring me and believing I could do the job. Who would ever think, 42 years later, we would still be close friends? I enjoy visiting with her and her husband, John, in Las Vegas.

As a young 20-year-old with no experience in this field, I was promoted to processing dental, vision and orthodontic claims, and shortly after that, I was promoted to processing medical claims. Then, I became a supervisor of the dental, vision and orthodontic department. I helped with implementing many new programs such as Prescription Drug, Behavioral Health/ Substance Abuse and Hearing Aid benefits, and many more. I have most recently been involved with the new Affordable Care Act changes.

When asked what I enjoyed most about my job, it would be that I was so blessed to serve our participants and their families. I loved coming to work every day to answer questions and help them with their challenges, and I will miss that. I would like to thank all the participants and their families for always being so kind to me; you're the best. I will also miss coming to the office each day and seeing my EIT friends (family).

During my retirement, I'm looking forward to going to Europe and visiting my family, meeting some of my nieces and nephews for the first time, and traveling with them. When I come back to the U.S., I will have more time to travel and spend time with my family and friends. I will also be able to devote more time to helping others, as well as helping with the family business.