

TEMPORARY DISABILITY - SUPPLEMENTAL UNEMPLOYMENT BENEFIT FOR PARTICIPANTS WHOSE WORK IS AFFECTED BY THE CORONAVIRUS

March 2020

To PPO and HMO Plan Participants:

The Chicago Painters and Decorators Welfare Fund disability benefit has been temporarily expanded, for the period from March 23, 2020 to May 31, 2020 to provide a special Disability/Supplemental Unemployment Benefit in the amount of the Plan's weekly disability benefit to an employee who is laid off by an Employer for a reason related to the COVID-19 pandemic, including a "Shelter in Place" order or an inability to access work sites.

In order to receive this special Temporary Disability/Supplemental Unemployment Benefit you will be required to present documentation demonstrating the relationship of your layoff to the COVID-19 pandemic for the first week of benefits. You will be required to wait the eight days required under the Plan's Disability Benefit between your layoff and the first week for which you can collect this benefit. To receive the benefit for subsequent weeks, documentation of continued unemployment will be required to be presented. No benefits will be paid for any week in which you were employed or performed any gainful activity. In addition, no benefits will be paid for any week in which you are receiving any compensation from an employer, including any form of paid leave, even if such paid leave is required under the provisions of state or federal law. However, you will be permitted to receive state unemployment benefits in addition to this benefit.

In addition, for any week you are receiving the special Temporary Disability/Supplemental Unemployment Benefit, you will receive the same Disability Hours credit toward Welfare Fund eligibility which are received by those who receive the Fund's traditional Disability Benefits.

Notice Regarding Grandfathered Status

The Trustees of the Plan have determined that the Plan is a grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office, 18861-90th Avenue, Suite A, Mokena, IL 60448, telephone 1 (630) 960-5572. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor, at 1 (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.