

NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS

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SUMMARY OF MATERIAL MODIFICATIONS

NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS WELFARE FUND

To: Active Participants of the NYCDCC Welfare Fund

From: Board of Trustees of the NYCDCC Welfare Fund

Date: January 2018

Re: Change in Life Insurance Providers; Change in Scholarship Program Benefit; Implementation of New York Paid Family Leave Law

This Summary of Material Modifications ("SMM") is intended to notify you of important changes to the New York City District Council of Carpenters Welfare Fund (the "Welfare Fund"). Please read this SMM carefully and share it with your family. You should keep it with your Welfare Fund Summary Plan Description ("SPD") and other SMMs.

Change in Life Insurance Providers- Effective August 1, 2017

Effective August 1, 2017, the Welfare Fund made a change in life insurance providers from *Guardian* to *Amalgamated Life Insurance Company* ("*Amalgamated*"). If you need to contact *Amalgamated* regarding your life insurance benefit, you can reach them by phone at (914) 367-5000. You can also contact them by mail at:

Amalgamated Life
333 Westchester Avenue, N101
White Plains, NY 10604-2910
Attn: Policy Services

Change in Scholarship Program Benefit- Effective August 1, 2017

Effective August 1, 2017, the Scholarship Program Benefit has been expanded to include book expenses in addition to tuition, room, and board expenses. For more information about the Scholarship Program Benefit, you can contact the Fund Office at (800) 529-FUND, or visit our website at www.nyccbf.com/member/scholarship-benefit/.

Implementation of New York Paid Family Leave Law- Effective January 1, 2018

The New York Paid Family Leave (“PFL”) law became effective on January 1, 2018. PFL requires job-protected, paid time off from work for private employees:

- to care for a seriously ill family member;
- to bond with a newborn, adopted, or foster child; or
- for military exigency (as defined by the Federal Family Medical Leave Act).

Full-time employees, which are defined by PFL as employees with a regular schedule of 20 or more hours per week, will be eligible for coverage after 26 weeks of consecutive employment, while part-time employees will be eligible after 175 days of employment.

The law requires private employers with one or more employees working in New York State to provide paid family leave coverage effective January 1, 2018. The Welfare Fund will provide this benefit to **active** participants of the Fund who meet the above eligibility criteria, subject to the following exceptions:

1. If an employer contributes to the Fund pursuant to a collective bargaining agreement (“CBA”) on behalf of an employee who has elected to have such contributions reciprocated to another welfare fund pursuant to a reciprocal agreement, such employee is not a participant in the Fund and shall not be eligible for PFL coverage from this Fund notwithstanding that contributions have been made on his/her behalf (since the contributions are or will be reciprocated to another welfare fund).
2. If an employer contributes to the Fund on behalf of a non-bargaining unit employee under a participation agreement and such employee is not covered by the Fund for short-term disability, such employee shall not be eligible for PFL from the Fund.
3. Participants employed by the City of New York shall not be eligible for PFL from the Fund.

You may obtain a claim form from the Funds’ website at www.nycrbf.org or by contacting the **Fund Office at (212) 366-7300 or (800) 529-FUND (3863)**. You will need to complete Part A of the claim form and submit that, along with twenty-six weeks (26) of pay stubs for the period immediately preceding your effective leave date, in order to determine eligibility and benefit payment. Payment will be issued by Wesco Insurance Company, the insurer for this benefit. Failure to provide the appropriate documentation will result in a delay and/or possible denial of the claim. The claim form and all necessary documentation should be sent to the following:

VIA MAIL
welfare@nycrbf.org

**NYCDCC Welfare Fund
395 Hudson Street, 9th Floor
New York, NY 10014**

VIA FAX
(212) 366-3301

To learn more about PFL, visit the official website of New York State at www.ny.gov/programs/new-york-state-paid-family-leave.