



## FUND OFFICE COVID-19 Communications and Guidance

Below is guidance and information for Participants regarding issues that have arisen as we all deal with COVID-19. For the latest updates from the Fund Office, please visit [www.ualocal1funds.org](http://www.ualocal1funds.org) often. Answers to commonly asked questions can be found on this FAQ page.



## GENERAL FUND OFFICE OPERATIONS:

### Q1: What is the Fund Office Website?

A1: The Fund Office website is [www.ualocal1funds.org](http://www.ualocal1funds.org). It remains your go-to-place for important updates and Claim Forms. MyBenefits Portal can provide you with eligibility, HRA and Welfare-ASB Balances, work hours, dependents, beneficiary and other information 24x7. Step-by-step instructions regarding accessing [MyBenefits.nypl1f.org](http://MyBenefits.nypl1f.org) can be found on the Fund Office website, news section.

### Q2: What's the best way to contact the Fund Office?

A2: With Social Distancing mandates, disruptions with the US Postal Services and the temporary closing of the Fund Office physical location in Long Island City, Queens, all correspondence, claim forms and other documents should be sent via email or text at [info@ualocal1funds.org](mailto:info@ualocal1funds.org) or by FAX at (718) 641-8155. Please include your name, the last 4 of your SSN along with your telephone number. You can also call the Fund Office at the new number (718) 223-4313. Please limit telephone calls to urgent and time-sensitive matters. Note that while the Fund Office's Long Island City location is temporarily closed, we remain hard at work off-site in ensuring that we continue to provide services to you.

### Q3: Where on the Fund Office website are forms located?

A3: You can visit the Fund Office Website at [www.ualocal1funds.org](http://www.ualocal1funds.org). Click on the Funds links in dark blue on the right side of the main page under "In this Section" for information about benefits and the many valuable resources, including forms available to you and your eligible Dependents.

### Q4: Where can I get MyBenefits portal login information and password?

A4: Step-by-step instructions can be found on the Fund Office website, news room section. If you do not have your login information, please email us at [info@ualocal1funds.org](mailto:info@ualocal1funds.org) and include your name, the last 4 of your SSN and phone number

**Q5: Should I call a healthcare provider before going in for a visit?**

A5: Yes-you should call before you go. Many providers are seeing patients by appointment only or only by virtual appointments. Welfare coverage eligibility will continue to be processed. Empire BCBS, CVS Caremark, Optum, Cigna and the other providers will continue to process your claims and/or take your calls.

**Q6: Will benefit payments be paid while the Fund Office is temporarily closed?**

A6: Benefit Payments: HRA; Welfare ASB; Weekly Unemployment & Disability Benefits will continue to be processed towards the 3<sup>rd</sup> week of each month. With the Fund Office temporarily closed and staff working remotely from home, processing a regular Benefit Payment check will be significantly delayed. You will now have an option to select Direct Deposit for your Benefit payments. The new Direct Deposit form can be found on the Fund Office Website, news section. A copy has also been added to each application for benefit form that's available to you on the website under Welfare Section, forms. If you have already submitted a claim for April Benefit payments and prefer a Direct Deposit, you should complete a Direct Deposit Enrollment Form and send it to the Fund Office. As mentioned above, all applications and related documents should be sent by e-mail or text to [info@ualocal1funds.org](mailto:info@ualocal1funds.org) or by fax to 718-641-8155. If you do use mail service, there will likely be a long delay in processing your claim or otherwise responding to your request. For questions: Please e-mail or text to [info@ualocal1funds.org](mailto:info@ualocal1funds.org) or by fax to 718-641-8155.

**Q7: Do we have a Telehealth option?**

A7: Yes-you can sign up for LiveHealth Online so you can visit with a board-certified doctor from the comfort of home, minimizing the risk of exposure to yourself and others. Doctors are available 24/7 to evaluate your symptoms, help you understand whether you're at risk for COVID-19, and let you know whether you need to visit a local health care provider in person for COVID-19 testing. You can access this service at [www.livehealthonline.com](http://www.livehealthonline.com) **free of charge** through June 14, 2020.

**Q8: Can I access Behavioral Health treatment through secure video conferencing?**

A8: During this challenging time, it may be difficult to leave your home for therapy appointments due to social distancing or quarantine. You can schedule a virtual visit with a psychiatrist or therapist from the comfort and convenience of your home or wherever you have an internet connection. Optum virtual visits use secure video conferencing technology to connect you with behavioral health providers in real time. Use access code plumbers to enter the Optum site at [www.liveandworkwell.com](http://www.liveandworkwell.com).

**Q9: Can I also access urgent dental care through secure video conferencing?**

A9: Yes-Toothaches, chipped teeth and oral infections don't care what time of day it is. But neither do the Cigna Dental Virtual Care dentists. If you need urgent dental care and are unable to reach your regular provider, you now have the option to consult with a dentist through a video call. The best part? Cigna Dental Virtual Care is available 24 hours a day, seven days a week at no additional cost to you and your eligible dependents through Cigna Dental, through May 31, 2020. Simply log on to your [myCigna.com](https://mycigna.com) account and follow the prompts to the virtual care portal.

**WELFARE FUND NEW WEEKLY UNEMPLOYMENT BENEFIT:****Q1: Can I apply for the Weekly Unemployment Benefit every week or is it paid monthly?**

A1: This benefit is paid by the Fund monthly; we encourage you to combine multiple weeks in a single monthly claim. The application for Benefit Forms are due in the Fund Office no later than the Second Tuesday of each calendar month.

**Q2: What proof is required for each week that I have collected State Unemployment Benefits?**

A2: Statements stating that your unemployment claim is being reviewed/processed are insufficient when applying for this benefit. You must submit proof for each week that you have collected/received State Unemployment Benefits. You can submit a payment history report from your State Unemployment Office. Payment History report to include your name, last 4 SSN and weeks paid in State Unemployment Benefits.

**Q3: For the new Direct Deposit option, is my banking information needed if I already have an account with US Alliance Federal Credit Union?**

A3: Yes-The Fund Office does not have access to your US Alliance Federal Credit Union Account information. To authorize the Welfare Fund to deposit your benefit payment(s) into a bank account, you must submit a completed Direct Deposit Enrollment Form.

**Q4: Is a Form W4 required?**

A4: Form W4 is OPTIONAL and must be submitted along with the Weekly Unemployment Benefit application for the Fund to withhold, Federal, State and City Taxes. See the instructions section of Form W4 for information on how to complete this form.

**Q5: Can I electronically sign the Forms?**

A4: Original signatures are required when sending the Application for Benefit Form, Direct Deposit Authorization Form, and FORM W4. Forms with electronic signatures will NOT be considered.

**Q6: How will I know if the Fund Office received my claim and if it's in good order?**

A5: Where possible, the Fund Office will attempt to contact you if additional information is necessary to process your claims. Benefits are paid monthly during the third week of each month. An explanation of benefit (EOB) will be provided for each claim processed. The EOB will list reasons, if any, regarding claim denials.

**Q7: Can MyBenefits portal be used to track the status of my Weekly Unemployment Claim?**

A6: This feature will be added to MyBenefits portal in an upcoming upgrade.

**Q8: Is the Weekly Unemployment Benefit considered as wages/income when filing for State Unemployment benefits?**

A7: Weekly Unemployment Benefits from the Welfare Fund is a welfare benefit which does not constitute a wage. The Plumbers Local Union No. 1 Welfare Fund is a Health and Welfare Fund exempt under the Internal Revenue Code Section 501 (c) (9). You are not employed by the Plumbers Local Union No. 1 Welfare Fund. Rather you are a recipient of benefits from the Welfare Fund.

**Help us Better process your claim!** Only original signatures. Do not send images of Forms upside down or sideways. Organize your images in this order: Application for Benefit Form, Proof of State Unemployment Benefits, FORM W4, and Direct Deposit. **See enclosed step-by-step guide.**

## WELFARE FUND MEDICAL COVERAGE ELIGIBILITY:

**Q1: What happens to my medical coverage if I don't go back to work?**

A2: You and your Eligible Dependent(s) will lose eligibility for benefits on the last day of the fourth month following the most recent period of three (3) consecutive months in which you work at least 290 hours in Covered Employment. This period is called the "Eligibility Period". For example, if you are credited with at least 290 hours in Covered Employment between January and March and you are not credited with any hours after March, you will lose eligibility on July 31<sup>st</sup> [four (4) months after March].

If you work less than 290 hours during the Eligibility Period, you may purchase up to 16 hours to apply to a period of three consecutive months in order to attain eligibility at an hourly rate that's determined by the Trustees annually. For example, if you work in Covered Employment and you are credited with 274 hours between January and March, you can buy-up 16 hours (so that you have a total of 290 hours) and you will be eligible for benefits through July 31<sup>st</sup>. The current hourly rate to purchase hours is \$13.61.

If you lose eligibility and you are willing and able to work in Covered Employment, you may be eligible for the Unemployment Extension of Coverage and a Weekly Unemployment Benefit. If you lose eligibility due to a disability, you may be eligible for Disability Continuation of coverage. Additional information can be found at [www.ualocal1funds.org](http://www.ualocal1funds.org) or by sending an email or text message to [info@ualocal1funds.org](mailto:info@ualocal1funds.org).

**Q2: How can I make payments for my medical coverage (COBRA, Retiree, Surviving Spouse, etc.)?**

A2: You are able to make COBRA, Retiree Coverage, Surviving Spouse Coverage payments to the Fund Office electronically. Please go to [www.ualocal1funds.org](http://www.ualocal1funds.org) and click on the eZ Pay secure link.

## 401(k) PLAN:

**Q1: How can I learn about the Financial Market impact to my retirement savings?**

A2: As COVID-19 continues to create unease in the financial markets, you might be wondering how this market volatility will continue to impact your 401k retirement account. To learn more about strategies that can help you weather market volatility, such as diversifying investments and rebalancing your portfolio annually, or to get tips for staying the course, visit [www.prudential.com/covid19](http://www.prudential.com/covid19) To access your account through Prudential Retirement's website, visit [ua1.retirepru.com](http://ua1.retirepru.com), or contact a participant service representative by calling 877-778-2100.

**Q1: Can I make a withdrawal from my 401(k) account under the new CARES Act?**

A1: The Trustees have amended the Plan to provide up to \$25,000 in Coronavirus-Related Distributions allowed under recent federal legislation known as the CARES Act. Please visit [ualocal1funds.org](http://ualocal1funds.org), Top News section for additional information.

**The Fund Office is Here for You! Let's Continue to Work Together: We urge you to continue to limit your inquiries to urgent and time-sensitive matters.**

This continues to be an extraordinary occurrence and it is crucial that we all work together to help each other and achieve the common good. We are dedicated to serving you and continuing to administer your benefits no matter the conditions we face. However, we are still functioning at a reduced capacity and it will be difficult to match our normal service levels. We ask for your continued patience as we endeavor to work through this situation safely. We wish you and your families all the best as we get through this together.

For more information about the Coronavirus (COVID-19) and how to keep yourself and your family safe from infection, you can get the latest from the Center for Disease Control (CDC) at [www.cdc.gov/coronavirus/2019-ncov/index.html](http://www.cdc.gov/coronavirus/2019-ncov/index.html).

**PLEASE READ CAREFULLY BEFORE COMPLETING AND SUBMITTING YOUR APPLICATION FORM & DOCUMENTS!**

**ORIGINAL SIGNATURES ONLY. CLAIMS WITH ELECTRONIC SIGNATURES ARE NOT VALID!**

**1**

**MUST PROVIDE THIS SECTION SHOWING YOUR NAME & LAST 4 OF YOUR SSN!**

**2**

**MUST PROVIDE THIS SECTION SHOWING WEEKS PAID TO YOU!**

**3**

Help us Better Process Your Claim!

**ONLY original signatures are accepted for Direct Deposit**

**DO NOT send upside-down or sideways pictures of form.**

**Organize in the order shown**

**FORM W4 IS OPTIONAL!**

**4**

**ORIGINAL SIGNATURES ONLY. AUTHORIZATION WITH ELECTRONIC SIGNATURES ARE NOT VALID!**

**5**

- 1** **Application for Benefit Form** – Complete section A and B. Sign and date Section B and C. **ORIGINAL SIGNATURE ONLY!** Do not return copy of back of form.
- 2&3** **Proof of Unemployment** – Proof for each week that you have collected/received State Unemployment Benefits. Proof must have your name listed and Week Ending paid dates. Letter stating claim is filed in NOT VALID!
- 4** **Form W4** – Optional. Only complete and return if you would like to have the Fund to withhold, Federal, State and City Taxes. Do not send pages 2 – 4 of Form W4.
- 5** **Direct Deposit** – Optional. Complete section A and B. Sign and date section C. **ORIGINAL SIGNATURE ONLY!**

**IF NOT SURE PLEASE CALL BEFORE YOU SEND** 😊  
sent by e-mail or text to

**info@ualocal1funds.org** or by fax to **718-641-8155**.

NOTE: For recurring claims FORM W4 or Direct Deposit Authorization Form is not required unless you are making changes.