

# Northwest Plumbing and Pipefitting Industry Health, Welfare and Vacation Trust

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Administered by  
Welfare & Pension Administration Service, Inc.

September 30, 2022

**TO: All Plan Participants of the  
Northwest Plumbing and Pipefitting Industry Health, Welfare and Vacation Trust**

**RE: Maternity Leave Benefit Changes, Effective October 1, 2022**

***This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read this notice carefully and keep it with your benefit booklet for future reference.***

The Trustees of the Northwest Plumbing and Pipefitting Health Welfare and Vacation Trust are pleased to offer a Maternity Leave Benefit to pregnant bargaining unit members effective October 1, 2022. **This benefit does not apply to a pregnant (pre-birth) or post-birth member's spouse (paternity), dependent children or pre-delivery or post-delivery non-bargained members.** This benefit is available to you, both pre-birth and post-birth, to make sure you can take time off work to care for yourself and your newborn child. Weekly Disability Benefits are not available while you are receiving maternity Leave Benefits.

## **About the Trust's Maternity Leave Benefit**

The Maternity Leave Benefit offered by the Trust will provide income of up to \$1,500 per week, and continuation of healthcare coverage under the Trust if your Hour Bank is at or below three months of coverage. Maternity Leave Benefits will be available to you starting 13 weeks prior to your due date and up to 13 weeks post-birth. You must be eligible for benefits under the Trust in the month your leave begins, and for at least 3 continuous months prior to the month in which your leave begins.

Benefits will begin the latter of 1) 13 weeks prior to your due date or 2) the date you ceased to work and will end on the earlier of 1) the first date you return to work or 2) 13 weeks post-birth. Benefits for partial weeks will be paid on a pro-rata basis for a seven-day week.

## **Continuation Of Health Coverage While on Maternity Leave**

To be eligible for the Maternity Leave Benefit you must be eligible for coverage under the Trust for the month in which your leave begins. Beginning with the following month, your Hour Bank will be used to continue coverage. However, if during Maternity Leave your Hour Bank falls to three months of coverage or less, your Hour Bank will be frozen, and coverage will be continued as part of the Maternity Leave Benefit. If employer contributions received on your behalf increase your Hour Bank beyond three months of coverage, your Hour Bank will be used until the balance again reaches three months. Starting with the month after your Maternity Leave ends, your Hour Bank will be unfrozen and eligibility for coverage will be determined under normal Plan rules.

If you are eligible for FMLA and your employer makes healthcare contributions on your behalf, those contributions will be used to continue your coverage, regardless of your Hour Bank balance. Employer contributions for FMLA will be used before your Hour Bank. FMLA contributions are submitted and applied under the Trust's "lag month". For example, FMLA contributions for leave in January are submitted to the Trust by your employer in February and provide March coverage.

The Trust benefit is in addition to other benefit sources that may be available during your maternity leave. Think of the Trust's benefit as a safety net to make sure you have income and health coverage when other benefits are exhausted. Other benefit programs that may provide benefits during your maternity leave include:

- **Washington Paid Family & Medical Leave (WA-PFML)** – Provides a weekly income benefit of up to 12 to 18 weeks for childbirth and bonding with your new child. You must have worked 820 hours in Washington State in the prior four calendar quarters to qualify for this benefit.
- **Federal Family and Medical Leave Act (FMLA)** – May require your employer to continue your healthcare coverage for up to 12 weeks while you are on maternity leave as well as provide other job protection benefits. FMLA generally applies only to large employers (50+ employees) and you must have worked 1,250 hours in the 12 months prior to your leave.
- **Hour Bank coverage under the Trust** – Your Hour Bank will be used to continue healthcare coverage under the Trust before coverage is extended under the Maternity Leave Benefit.
- **State Family and Medical Leave Programs** – Benefits from other state family and medical leave programs if you work or live in a state other than Washington – This will be determined on a case-by-case basis.

### Applying for Maternity Leave Benefits

Please call the Trust Administration Office at (866) 417-4240, option 4 for an application for Maternity Leave Benefits or if you have questions.

### Taxation of Benefits

Maternity Leave Benefits are taxable income and are reported to the Federal government. These benefits are also subject to Social Security (FICA) and Federal Unemployment (FUTA) taxes which are reported to the government. You will receive a W-2 form indicating all Maternity Leave Benefits paid during a calendar year.

### Maternity Leave Benefit Checklist

Here is a general checklist to assist in you in completing the necessary steps:

- ✓ Determine the date you intend to cease working and begin your maternity leave - the Trust's Maternity Leave Benefit can begin providing benefits up to 13 weeks prior to your due date.
- ✓ Communicate your intended leave effective date with your employer and request FMLA leave (if FMLA is applicable to your employer) – provide notice 60 days prior to the beginning of your leave or as soon as possible.
- ✓ Fill out the enclosed Maternity Leave Benefit application – including FMLA certification from your employer.
- ✓ Familiarize yourself with the Washington Paid Family & Medical Leave (WA-PFML) program ([www.paidleave.wa.gov](http://www.paidleave.wa.gov)) and apply as soon as you qualify.
- ✓ If you are not in Washington, familiarize yourself with your state's Paid Family & Medical Leave program, if one is available, and apply as soon as you qualify.
- ✓ Notify the Trust Administration Office if you change your scheduled return-to-work date.

### Board of Trustees

#### Northwest Plumbing and Pipefitting Health, Welfare, and Vacation Trust

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**Important Reminder** - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.