INTERNATIONAL MASONRY TRAINING AND EDUCATION FOUNDATION

BAC/IMI International Training Center
17101 Science Dr., Bowie, MD 20715

IMTEF MATERNITY DISABILITY BENEFIT FAQS FOR BAC CRAFTWORKERS

These FAQs are designed to answer some of the most common questions regarding these benefits, but for complete information about the IMTEF Maternity Disability Benefit (the "Plan"), please visit www.amalgamatedbenefits.com/AEBA/IMTEF. In the event of any conflict between these FAQ's and the Plan document, the Plan document controls.

WHO IS ELIGIBLE FOR PLAN BENEFITS?

You are generally eligible under the Plan if you are a BAC craftworker in the United States who has performed at least 1,000 hours of "Covered Employment," for which required contributions have been paid, within the 12 months immediately preceding the onset of your pregnancy-related disability or the birth of your child(ren).

If, however, you have at least 800 hours of "Covered Employment," for which required contributions have been paid, within the 12 months immediately preceding the onset of your pregnancy-related disability or the birth of your child(ren), the Plan will review the prior 12 month period as well to determine whether you have 1,000 hours of "Covered Employment" in that period. If so, you would also generally be eligible under the Plan.

The Plan benefits are available for your pregnancy/delivery only, and are not available to your spouse/partner or other family members or dependents. If you accept employment in the Masonry Industry with an employer not covered by a BAC collective bargaining agreement ("Non-Covered Masonry Employment"), your coverage under the Plan will be terminated immediately.

WHAT IS THE MATERNITY DISABILITY BENEFIT?

The Plan provides a short-term disability benefit of $600 per week for up to six weeks immediately following the birth by traditional delivery or up to eight weeks immediately following the birth by cesarean delivery. The Plan also provides a short-term disability benefit of $600 per week if you are certified by your physician to be unable to work due to a pregnancy-related physical illness or condition, but not sooner than the 4th month of pregnancy. Your total combined benefit for pre- and post-delivery periods is capped at twenty-six (26) weeks.

CAN I USE THE PLAN BENEFITS TO COVER ABSENCES RELATED TO MY PREGNANCY OR PRENATAL CARE?

The Plan is **not** available for routine prenatal care. The IMTEF Disability Benefit is available pre-delivery **only if** your doctor certifies that you are unable to work at the trade due to a pregnancy-related physical illness or condition.

CAN I USE THE BENEFITS INTERMITTENTLY OR PART-TIME?

The post-birth benefit must be used without interruption in the weeks immediately following the birth. The pre-delivery disability benefit may be used on an intermittent basis for weeks you are disabled if the medical certification supports such use. If you return to employment for two weeks or more between those weeks of disability, new medical certification is required. The benefit may not be used on a part-time basis.

HOW AND WHEN SHOULD I SUBMIT THE BENEFIT REQUEST FORM?

You should submit the Benefit Request Form as soon as possible, but no later than ninety (90) days following your qualified healthcare provider's determination that you are unable to continue working at the trade due to a physical limitation resulting from your pregnancy or following the delivery of your child(ren). Forms can be obtained and filed at www.amalgamatedbenefits.com/AEBA/IMTEF or by calling the Amalgamated Employee Benefits Administrators (AEBA) Disability Benefits Claim Department at 1-866-975-4091.

AM I ENTITLED TO AVAIL OF THE PLAN BENEFITS ANY TIME I CHOOSE?

No. Post-delivery benefits must be taken immediately following the birth of your child(ren), are available only for six or eight weeks (depending on delivery), and only to the extent the maximum 26-week cap has not already been reached by weeks of pre-delivery disability. Pre-delivery benefits require medical certification of physical limitation for specified periods before delivery. Please see www.amalgamatedbenefits.com/AEBA/IMTEF for complete information.

AM I ELIGIBLE FOR ANY BENEFITS I WAS ALREADY PREGNANT OR ALREADY GAVE BIRTH BEFORE THE JUNE 1, 2022 EFFECTIVE DATE OF THE PLAN?

If you otherwise meet all of the Eligibility criteria, for example, 1,000 or more paid covered hours in the 12-months prior to the onset of the pregnancy-related disability or birth for which benefits are claimed, you can receive benefits for the period of disability on and after the effective date of the Plan. That is, existing pregnancies or recent deliveries will not be treated as a "pre-existing condition" excluded from coverage, but benefits will not be paid for otherwise qualifying periods before June 1, 2022.

For example, if you delivered a child by c-section 2 weeks before June 1, 2022, you could receive up to 6 weeks of post-delivery benefit on and after June 1 (as opposed to up to 8 weeks for a c-section delivery after the Plan's effective date). Likewise, if you are 30 weeks pregnant June 1, 2022 and were certified as medically unable to work at the trade as of the 29th week of your pregnancy, you could receive benefits for weeks of disability on and after June 1, 2022, but not for the 29th week that fell before that date.

WHAT HAPPENS IF I NEED LONGER THAN 6 OR 8 WEEKS FOR MEDICAL RECOVERY FROM CHILDBIRTH?

The Plan does not provide benefits for more than 6 weeks for recovery from natural childbirth or 8 weeks for recovery from a c-section. In the event that you require longer for your medical recovery, you should consider other types income-replacement benefits for which you may be eligible.

I AM EXPECTING MULTIPLE CHILDREN. DO I QUALIFY FOR A LONGER PERIOD OF BENEFIT COVERAGE?

No.

ARE THERE LIMITATIONS ON THE NUMBER OF TIMES I CAN USE THE IMTEF MATERNITY DISABILITY BENEFIT?

There is a 26-week cap on benefits for each pregnancy, but, as long as you meet the eligibility requirements each time, there are no limitations on the number of times you may apply for and receive Plan benefits.

I AM ADOPTING OR FOSTERING A CHILD. DO I QUALIFY FOR THE PROGRAM?

No. The Plan provides a disability benefit, and is only available to BAC craftworkers who themselves are disabled by a pregnancy-related illness or condition, or by virtue of having delivered a child/children.

I AM EXPECTING A CHILD VIA SURROGATE. DO I QUALIFY FOR THE PROGRAM?

No. The Plan provides a disability benefit and is only available to BAC craftworkers who themselves are disabled by a pregnancy-related illness or condition, or by virtue of having delivered a child/children.

ARE CANADIAN MEMBERS/EMPLOYEES ELIGIBLE FOR THE BENEFIT?

At this time, eligibility for Plan benefits is only available to BAC craftworkers in the United States.

DOES IMTEF REQUIRE DOCUMENTATION TO SUPPORT AN APPLICATION?

Yes. Please visit www.amalgamatedbenefits.com/AEBA/IMTEF or call 1-866-975-4091 for application information.

CAN THE PLAN BENEFIT BE USED FOLLOWING A MISCARRIAGE OR STILLBIRTH?

Generally, no. However, benefits would be available following a stillbirth where there was labor and delivery (or a surgical procedure similar to a c-section).

WILL I ACCRUE OR LOSE OTHER BENEFITS DURING MY DISABILITY?

You should consult with your union representative and/or other benefit providers to determine whether any other benefits will accrue during your period of disability and what other benefits may be available to you. You should also consult with union representatives and/or other benefit providers about what impact your period of disability may have on your existing benefits (e.g., health coverage continuation; COBRA qualifying events; Family Medical Leave Act, breaks in service; etc.).

IF I AM ELIGIBLE FOR PRE- AND/OR POST-DELIVERY BENEFITS THROUGH A BAC AFFILIATE OR OTHER BENEFIT PLAN, WILL THE AMOUNT OF THE IMTEF MATERNITY DISABILITY BENEFIT AVAILABLE TO A PARTICIPANT BE REDUCED?

No. There is no offset for other benefits to which you may be entitled.

HOW DOES TRANSFERRING BETWEEN JOBS AFFECT MY ABILITY TO USE THE PLAN?

Hours of "Covered Employment" that you work for any signatory employer, and for which the employer has paid contributions, will all be counted together in determining your eligibility.

IMPORTANT NOTE: This is not a vested benefit. IMTEF reserves the exclusive right to interpret the policy and/or modify the terms and conditions of the policy. Although IMTEF has no current intent to do so, IMTEF also has the right to terminate this policy at any time.