

FOR YOUR BENEFIT



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I.U.O.E. Local 478 Benefit Funds

Volume 5 - Issue 1

SUB Benefit Year 2020 - 2021

Dorothy Siniscalhi, Executive Director
Paula McEwen, SUB Manager

A Message From The Executive Director:

Welcome to the Fifth Annual SUB Newsletter. We are all living in a new "normal" and here at the Local 478 Benefits Office we continue to do our best to keep you updated on any and all changes taking place with your Supplemental Unemployment Benefits or SUB. A new SUB year is beginning soon so be sure to periodically check the Website (Local478.org) or the Local 478 Facebook Page for more details. Paula McEwen, your SUB Manager, and the Fund Office Staff, are here to help you through the SUB season. As always, we need your help to be sure that your information is up to date and accurate. **Please be sure to notify the SUB office if your address and/or direct deposit information has changed.** Thank you and stay Safe and Healthy..... Dorothy

Steps To Collecting SUB:

The following steps MUST be taken in order to collect SUB:

#1 Register for SUB by filling out the paper SUB Registration Form or by registering for SUB via the Local 478 website. NOTE: you do not need to be laid off in order to register for SUB. Please note that you MUST be registered each year in order to collect SUB.

#2 If you are new to SUB (or if you would like to change your tax status) you will need to fill out both Federal and State W4's for tax purposes. These can be found on the Local 478 website or Paula can provide them to you.

#3 If/When you get laid off AND if/when you go back to work, you MUST call the Union Referral Office at 203-288-9261, ext 242, to report your dates.

This keeps your work history up to date and accurate and prevents any delays receiving your SUB payments or other necessary information regarding SUB.

#4 Direct Deposit is the SUB Office's preferred method of providing your SUB payments because it is fast, efficient and saves the SUB Office money on postage. However, if you do not elect the Direct Deposit option, a paper check will be mailed to the address the SUB Office has on file for you. If you choose direct deposit please remember to always keep your direct deposit information current with the SUB Office.

#5 You must submit proof of collecting unemployment by submitting a Payment History or a Claim Inquiry from the Unemployment website or from the Unemployment office. PLEASE NOTE at the time of this mailing the unemployment offices continue to be closed due to COVID-19 and they do not have an anticipated reopen date. If you need a computer to print out your Payment History please consider using the one at the Union hall (you will need to wear a mask), at the library or seek assistance from friends or family. If you do have a smart phone we can assist you with obtaining a screen shot of your Payment History if you do not know how to do so. These are the only documentations we accept however Exhausted Benefits and Wage Investigations are exceptions to this rule. You can submit these forms through one of these options:

1. Drop off at SUB Drop Off Box (outside Referral Office); or
2. Mail to the SUB Office; or
3. Email to subfund@local478.org; or
4. Fax to 203-287-8408



TIMELINESS: There *IS* a time limit as to how long you have to submit your Payment History or Claim Inquiry to the SUB office. The SUB office **MUST** receive your paperwork within 30 days from the date you are paid by unemployment. **Even if your Contributing Employer(s) is delinquent in paying your SUB hours, you must meet this 30 day time limit.** **PLEASE** be sure your documents are legible when you send them. Screen shots, pdf's and word documents are acceptable documentation. However, photographs of your documents or computer screens will **NOT** be accepted.

SUB Benefits Availability-Hours Worked
10/1/2019 – 9/30/2020:

0-299 Hours Worked	0 weeks
300-399 Hours Worked	5 weeks
400-499 Hours Worked	10 weeks
500-599 Hours Worked	15 weeks
600-699 Hours Worked	20 weeks
700 + Hours Worked	25 weeks

IMPORTANT DATES AND REMINDERS:

The SUB rate is \$155 per week for the 2020-2021 SUB Benefit Year. You can opt to have taxes deducted from your SUB payment but are not required to do so, although you are required to complete tax forms indicating your tax withholding preference. You should always consult a tax advisor for any potential tax penalties.

SUB SEASON BEGINNING/ENDING DATES:

SUB will begin with the week ending November 7, 2020 and end with week ending April 24, 2021. The hours worked during the period of October 1, 2019 through September 30, 2020 will affect how many weeks you are eligible for (please see Hours Worked chart above).

HOLIDAYS and Inclement Weather: Please note that the Union Hall/Fund Offices are closed on Thanksgiving (and the following day), Christmas Day, New Years Day, Martin Luther King Jr. Day, Memorial Day and Labor Day. During the winter months there may be SUB Office opening delays or SUB office closings due to inclement weather. We will notify the members of this on our website, the Local 478 phone system and the Local 478 Facebook page.

ONE DAY RULE:

You may work ONE day during the week and still collect your full SUB payment. You still need to report that "one day worked" to unemployment and the Referral Office. There are also specific rules regarding days you do not work but take training classes.

SUB "Resource Center":

There is a SUB Resource Center set up in the Referral Office lobby. There are copies of the SUB Registration Form, W4's, and other SUB information you may need. There is also a computer set up that members can use to print out their Payment History or Claim Inquiry.

LEAVING A VOICE MAIL FOR SUB:

To leave a message for the SUB Office (ext 225) please **#1** Speak slowly and clearly, **#2** Leave your member ID# (which can be found at the bottom of your Local 478 dues card – this number is not the same as your International Registration number), **#3**, Leave a detailed message as to the reason for your call and the best number to reach you and **#4** Please be patient, as your call is considered a high priority and gets addressed in the order it was received.

YOUR CONTACT INFORMATION:

It is extremely important to keep your address and contact information up to date with the SUB Office and Union Referral Office (including email addresses and phone numbers). If you move, you need to fill out a Change of Address Form, which can be found on the Local 478 website or can be mailed or emailed to you. We cannot change your address in our system "verbally". Contact Heather Casco at X250 for a Change of Address Form.

MEMBERSHIP MEETING NIGHTS:

Due to State of Connecticut COVID-19 regulations, attendance at Monthly Membership Meetings may continue to be limited. The SUB office may not be available on meeting nights. The Fund's Executive Director will be available to address your questions and concerns.

SUB DENIALS:

There are many types of "denials" (or "notifications") that are issued from the SUB office for different reasons. These notifications are designed to let you know that there is an issue with your SUB application or additional

information is required. The two most common are denial codes “CE” and “DA”. The denial with the code “CE” means the Local 478 Referral system indicates you are currently working. If you receive this notification, and you are NOT working, you need to call the Referral Office and update your work history (lay off dates, back to work dates). A denial with the code “DA” means you have not registered for the current SUB season and you must do so before you can collect.

FAQ's

Q. Do I need to register for SUB every year?

Yes. Every year you need to fill out the SUB Registration Form. You can fill out the required paper SUB Registration Form or register via the Local 478 website (there are limitations to registering for SUB via the website).

Q. Do I need to fill out Federal & State W4's?

IT DEPENDS.... If you are new to SUB you must fill out these forms. If you would like to change your tax status (have taxes taken out, stop having taxes taken out or, alter the amount you do have taken out) you must fill out these forms.

Q. I need my SUB check reissued because I lost it. What should I do?

You can elect to have Direct Deposit and avoid this issue altogether. You can submit a new/updated Direct Deposit form at any time. It does not need to be during SUB season. If you opt to not have Direct Deposit and you misplace your paper check, please call the SUB office to let us know. We will take the steps needed to reissue.

Q. What do I do if I exhaust my benefits with unemployment?

If you exhaust your state unemployment benefits, the unemployment office will mail you a letter stating what your refile date is and with what week ending date you've exhausted (KEEP THIS LETTER). You will not be able to get a second copy of this letter so, it is very important that you keep it to submit to the SUB Office in order to collect SUB. In addition to the “exhausted benefits letter” from unemployment, you will need to fill out a short form from the SUB Office stating that you have indeed exhausted your benefits. Once this paperwork is on file with the SUB Office. as long as you

remain unemployed, you will need to call or email the SUB Office on a weekly basis to remind us to issue your payment.

Q. What do I do if I am under a Wage Investigation?

You will need to fill out a Wage Investigation form from the SUB Office and provide a copy of the Wage Investigation notification you received from unemployment.

Q. I have rolled over into a new benefit year with unemployment and I can't retrieve my Payment History or Claim Inquiry from the unemployment website, what do I do?

The unemployment website only keeps your current benefit year on their website. If you should roll over into your new benefit year and you have not submitted a Payment History or Claim Inquiry from your prior benefit year, you must go to an unemployment office and have them print one out for you.

COLLECTING UNEMPLOYMENT FROM THE STATE OF MASSACHUSETTS

There are many members who collect unemployment from the state of Massachusetts. Their unemployment website does not provide the detail that the Connecticut unemployment website does so therefore we need different documentation. This is done for security purposes and many states are trending in this direction. If you are collecting unemployment from Massachusetts you must submit the following in order to collect your SUB. At any time, you may go to a Massachusetts unemployment office to get the necessary paperwork. Paula has printout she can give you for all the Massachusetts unemployment office locations if you should need it.

<https://www.mass.gov/unemployment-insurance-ui-online>

We will need a “detailed” Payment History. When viewing your payment history on your computer screen you will notice there isn't any identifying information (for your security purposes). Under “week end date (view week details)”, click on the week ending date you are submitting for (this will be underscored and highlighted). Doing this will bring up another window showing the payment details of that week ending date. A copy of this detailed information. along with the

general payment history is what you will need to submit to the SUB Office. In addition to this you will need to submit your "address page". This page within the unemployment website shows all the email addresses, mailing addresses and phone numbers you have on file with MA unemployment. You will find this page under "Contact Information".

If English is not your primary language and you need assistance, we will be sure to provide appropriate translators for you ([Si deseas hablar en español y llenando sus formulas, llame a Tiana ext 242, Jessica ext 265 or Heather ext 250](#))

Have you called the Referral Office with your Lay Off and/or Back To Work Date today? DON'T WAIT – DON'T FORGET!

A Note From Paula: As many of you are aware, collecting unemployment during the end of the 2019 -2020 SUB Benefit Year was very challenging. I continually stay in touch with the CT Unemployment Department and get any updates and/or information that I can pass along to you. Here are a few additional items to note:

- Unfortunately, the Unemployment Department's upgraded computer system will not be ready by May 2021. We will watch for updates.
- Calling in your unemployment claim by telephone has been phased out as of March 2020. You must use online services.
 - If you do not have a computer (or a smart phone) at home to file for unemployment – bring your login information to the SUB Resource Center and use a Local 478 Computer.
- If you are having significant issues with unemployment, it is important to let me know so I can make suggestions and assist you.

CURRENT LISTING OF HEALTH (& SUB) FUND TRUSTEES

Union Trustees:	Employer Trustees:
Garry Gyenizs	Thomas Oneglia
Kyle Zimmer	John Butts
Christopher Cozzi	Vincent Federico

Union Hall & Funds	203-288-9261
Toll Free	866-288-9261

Frequently Used Extensions:

Sub	225
Referral	241 / 242
Dues	265

Forms Included in this Mailing

2020-2021 SUB Registration Form
2020-2021 Eligibility Letter
SUB Info Card
Changes to CT Unemployment Website

This notice is intended to be a brief description of SUB and other important topics of interest. In any situation regarding SUB coverage or other items described in this notice, the terms of the actual Plan document will control in all instances. Please keep this Notice with your Summary Plan Description for future reference. Contact the Fund Office with any questions at 203-288-9261 or (toll free) 866-288-9261.

2020 – 2021 Supplemental Unemployment Benefits (SUB) Registration Form

In the event any piece of information you have provided on this SUB Registration Form changes, please contact the SUB Office immediately. You are required to fill out this SUB Registration Form each year in order to be eligible for SUB. ***PLEASE NOTE: When/If you are laid off from a job or when you start a job – you must contact the Union Referral Office by either phone, in writing, by fax or by email, to update your work history or any SUB payment due to you will be delayed. This SUB Registration Form is not valid unless signed and dated at the bottom.**

You can also complete this annual SUB Registration Form on-line by logging on to local478.org

SUB Email: Subfund@local478.org SUB Phone: 203-288-9261 (Ext 225) SUB Fax: 203-287-8408 Referral Office Phone: 203-288-9261 (Ext 242)

Please Print Clearly

Name: _____

Full Mailing Address: _____

Home Phone number: _____ Cell phone number: _____

Member ID#/International Registration# _____ Last 4 Digits of Your Social Security Number: _____

Email Address: _____

You are required to complete a Federal tax withholding form (W-4) and a Connecticut tax withholding form (CT W-4) if you are new to SUB or you would like to change your tax withholdings. These forms are available online at <https://www.irs.gov/pub/irs-pdf/fw4.pdf> and https://portal.ct.gov/-/media/DRS/Forms/2020/WTH/CT-W4_1219.pdf?la=en. The amount withheld is based on your filing status, i.e., single or married and the number of allowances you claim. You can also request that an additional amount be withheld for taxes, or choose to have no taxes withheld (note that tax penalties may apply to you if the payment of estimated tax and withholding, if any, are not adequate). Below is information to assist you in completing these tax forms, and shows the amounts which would be withheld from one SUB check for federal and state income tax withholding. Please be advised that the SUB Office cannot render tax advice and this should not be considered as such. You should consult a qualified tax professional regarding any tax and/or income tax withholding questions you may have.

*Federal Election _____

*State Election _____

***Note: If your tax withholding election for either State or Federal above is other than those noted below, a single SUB check in the amount of \$155 will not have any tax withheld. This is due to the fact that the tax tables produced do not generate any withholding on small check amounts.**

Federal: If you file Single/0 = \$8.20 will be withheld (Box 3 & 5 on W4)

State: If you file letter D = \$4.89 will be withheld (Line 1 on CT W4)

ACKNOWLEDGEMENT

To receive SUB, I understand that I must meet all the applicable eligibility rules as stated in the Plan document and Summary Plan Description. I hereby certify that in connection with any current or future loss of employment I did not voluntarily quit and/or was not discharged for cause, and I will inform the SUB Office immediately if that is not the case. By signing this SUB Registration Form, I acknowledge that the information provided on this form is accurate and, will be utilized for the purpose of determining my eligibility for SUB. I also acknowledge that if there is any incorrect information on this form which causes me to receive any improper SUB payments (whether by error, fraud, misrepresentation or any other manner), I will be required to reimburse the Fund which issues those payments (which is the Health Benefits Fund) for all amounts paid, including interest, attorney's fees and all other costs of collection. In addition, I acknowledge that any SUB which would otherwise be paid from the Fund on my behalf may be withheld and applied against such reimbursement obligations. Finally, I acknowledge that I am signing this form under penalties of making a false statement. I fully realize that if any statement is false I am subject to being brought up on charges and fined.

Signature

Date

Supplemental Unemployment Benefits

International Union of Operating Engineers

Local Union 478

Dear Active Member:

October 2020

The International Union of Operating Engineers Local No. 478 Health Fund's Trustees are pleased to announce that the 2020- 2021 SUB "Benefit Year" will run for the first week ending November 7, 2020 through the last week ending April 24, 2021. The weekly SUB amount for this 2020-2021 Benefit Year will be \$155. As in the past, the Health Fund's Trustees will continuously monitor the Health Fund's income and expenses with respect to any SUB payments provided by the Health Fund.

As a reminder, the following is a summary of some of our most important SUB eligibility rules (the actual terms of the I.U.O.E. Local No. 478 Health Benefits Plan document or "Plan" will always control). We also encourage you to read and consult the recently updated Summary Plan Description for any questions or for further information regarding SUB.

1. Active Members whose Contributing Employer(s) have paid at least 300 hours of contributions with respect to SUB – as opposed to normal Health Fund contributions - for outside work (not in Quarries, Plants or Permanent Shops) from October 1, 2019 through September 30, 2020, and are involuntarily unemployed, may be eligible for SUB according to this schedule:

Contributed Hours for SUB- (10/1/19 - 9/30/20)	Max. week of SUB in this Benefit Year	Contributed Hours for SUB (10/1/19 - 9/30/20)	Max. week of SUB in this Benefit Year
0 -299	0	500-599	15
300 - 399	5	600 - 699	20
400 - 499	10	700 or more	25

2. The first SUB payment of the 2020-2021 Benefit Year may be issued as early as November 9, 2020, for the first full week ending November 7, 2020.
3. Subject to the other rules of this letter and the Plan, there are two steps to ensure eligibility and claim SUB during the Benefit Year. Step (A) must be completed first, and (B) second, and they may, but need not, be completed at the same time (the 2020-2021 SUB Registration Form may be provided to the SUB Office by mail, fax, e-mail or in person at any time):
 - (A) The Active Member must complete the annually required SUB Registration Form, along with applicable Federal and State Income Tax Withholding forms indicating filing status and the number of dependents claimed. An Active Member does NOT need to have proof of Unemployment Compensation eligibility to complete the SUB Registration Form.
 - (B) In order to actually receive one or more SUB Payments, a registered Active Member must apply for SUB on a timely basis and provide appropriate proof of Unemployment Compensation eligibility. Registered Active Members have a number of options in providing such proof: providing it by mail, in person, fax or e-mail to the SUB Office. **NOTE: the SUB Fax # is: 203-287-8408, and the SUB e-mail is: subfund@local478.org**
4. Appropriate proof of Unemployment Compensation eligibility must be obtained by going to the website www.filectui.com and clicking on the link entitled "File Or Reopen Your Unemployment Claim." An Active Member may also retrieve a Payment History or Claim Inquiry from one of the American Job Centers. The SUB Office will accept as proof a printout of an Active Member's "Continued Claim Inquiry" or "Payment History" for the relevant time period in question. **No other documentation will be accepted.** There are also certain situations where the SUB Office may require additional paperwork, such as a wage investigation or the exhaustion of Unemployment Compensation benefits. If you are a new user to the website listed above, you will need to create a "User ID" and a "password" to establish an account. If you ever need assistance in obtaining a printout or have questions about the proof which must be supplied, contact the SUB Office.

5. Appropriate proof supporting an Active Member's SUB application (i.e., one of the printouts noted above in paragraph 4, and possibly wage investigation or exhaustion of Unemployment Compensation information), must be received by the SUB Office **within 30 days from the date you are paid by Unemployment Compensation** for the applicable transaction(s). Subject to a once in a lifetime exception (*Waiver) for two (2) weeks of SUB, the SUB Office will not make payment on evidence presented outside of this 30 day period. The SUB Office will issue checks for which an Active Member becomes eligible due to the collection of delinquent SUB contributions only if his or her evidence was filed in accordance with this rule. Therefore, it is absolutely essential that Active Members submit all appropriate evidence in support of a SUB application to the SUB Office on a timely basis.
6. Active Members must be **involuntarily unemployed, available for work**, and **must not be receiving** a medical disability benefit, workers' compensation benefits, or a Social Security disability check (except in certain limited situations). Generally, Active Members cannot receive SUB payments if they are receiving Workers' Compensation (WC) benefits, and they can't receive SUB payments for a particular week if they worked for more than one (1) day in such week. However, Active Members on WC or who have incurred non-work related injuries or illnesses who are released for "**light duty**" work by their physician or the WC Commission and who also receive State Unemployment Compensation benefits may be eligible for SUB.
7. An otherwise eligible Active Member who did not collect SUB during a specific Benefit Year solely because he or she was receiving WC benefits or performing certain military service or organizing may "carry over" the SUB weeks which were lost to the immediately following Benefit Year. Also, the same individuals who serve in the military, have WC injuries or engage in organizing for long periods of time may be able to carry over weeks of SUB beyond the immediately following Benefit Year. In all situations, the combination of benefit weeks earned through regular eligibility and any carry over is limited to a maximum of 25 weeks with respect to the **2020-2021** Benefit Year. You should always call the SUB Office with any carry over question.
8. Active Members who voluntarily terminate their employment or are fired for cause are **not** eligible for SUB.
9. The Health Fund will not pay SUB to an Active Member for weeks during which he or she is being penalized by the State Unemployment Commission, regardless of the reason, or is disqualified from receiving Unemployment Compensation benefits.
10. An Active Member's return to covered employment, as well as any layoff, must be reported promptly to the Local 478 Referral Office (RO).
11. An Active Member must be available for work in Connecticut within 48 hours after a referral is issued and be registered with the RO as available for work.
12. If you refuse available work or fail to register with the RO, you will be considered unavailable for work and ineligible for SUB. You will also be considered unavailable for work and ineligible for SUB if the RO is unable to contact you at your last known address and telephone number on file with the RO. Please note that the SUB Office will share your Registration Form with the RO. So, if you've changed your address please call the SUB Office and RO immediately and you will be sent a Change of Address Form to complete.
13. **Due to State of Connecticut COVID-19 regulations, attendance at the monthly Membership Meetings may continue to be limited. The SUB office may not be available on meeting nights. The Fund's Executive Director will be available to address your questions and concerns.**
14. Occasionally the SUB Office may close early due to inclement weather. Also, depending on when certain holidays fall, the SUB Office may be closed on a day other than the holiday itself (e.g., the SUB Office closes on Monday when Christmas falls on a Sunday). For these reasons, Active Members should always call before appearing at the SUB Office.

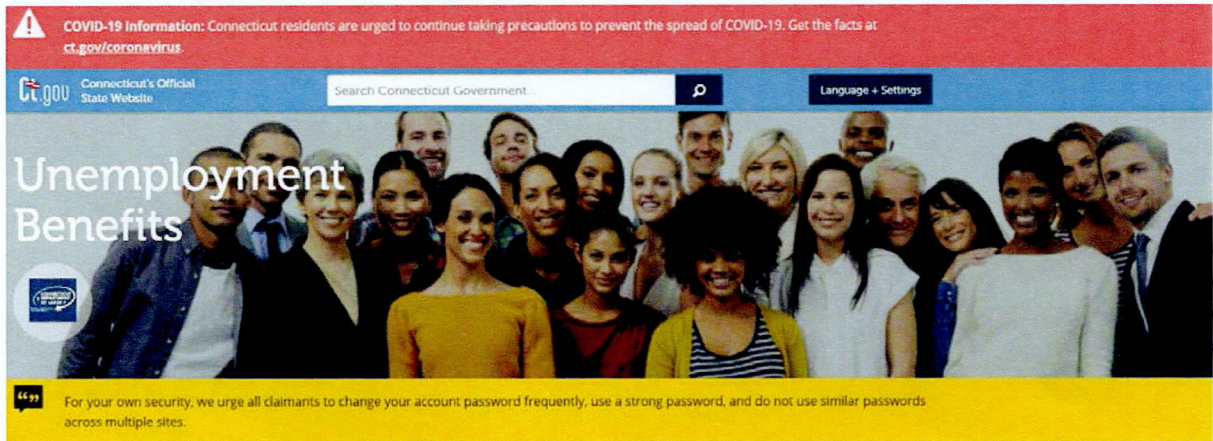
Receipt of this letter does not mean that you are entitled to collect SUB. In order to determine your eligibility for SUB, you must contact the SUB Office. Only the Trustees have the full discretionary authority to interpret and construe the terms of the Plan and Trust including provisions describing eligibility for and duration of SUB. Subject to applicable law, the Trustees also reserve the right to change, modify, or terminate SUB, as well as any other provision of the Plan.

This letter is a Summary of Material Modifications to the I.U.O.E. Local No. 478 Health Benefits Plan. Please keep this letter with your recently updated SUB Summary Plan Description for future reference. If you have any questions regarding SUB please feel free to call the SUB Office at 1-866-288-9261, Ext. 225.

Dorothy Siniscalchi

THE BOARD OF TRUSTEES
By: Dorothy L. Siniscalchi
Executive Director

RECENT CHANGES TO THE CT STATE UNEMPLOYMENT WEBSITE



Welcome to the CT Unemployment Benefits Center



New Claims

- File a new claim for state or federal unemployment benefits
- Reopen a previous claim for unemployment benefits
- Create a user account for your unemployment benefits

Current Claims

- File your weekly claim (Sun - Fri only)
- Check status of weekly claim or manage your account
- Select a benefits payment option
- Get tax info (1099 form)
- File your application for Pandemic Emergency Unemployment Compensation (PEUC) or Extended Benefits (EB)
- Received an extended benefits letter
- Lost Wages Assistance
- Please note: We recommend using the Firefox browser when filing for Lost Wages Assistance (LWA) benefits. During peak certification times, this browser may help avoid technical issues.

PUA Claims

- File for Pandemic Unemployment Assistance (PUA)
- File your weekly PUA certification
- Check status of your weekly claim or manage your account

As of this October 2020 Sub mailing, we have some updated information regarding the Connecticut State Unemployment Department. The website view has changed. The updated website appears to be user friendly and you can get to the Unemployment website by going to www.filectui.com or <https://portal.ct.gov/DOLUI>.

If you need assistance with your unemployment claim or related issues, and need to speak to someone at the Unemployment Office, you may call the Consumer Contact Center any time Monday-Friday 8am-5pm and Saturday 8am-3pm at one of the following numbers:

(203) 941-6868 OR (860) 967-0493 OR (800) 956-3294

There is also a "chat" tab available on the website that will allow you to speak to someone at Unemployment immediately.