Supplemental Unemployment Benefits

International Union of Operating Engineers Local Union 478

NEW BENEFIT FUNDS WEBSITE ISite.local478.org

Volume 7 – Issue 1 Dorothy Siniscalchi, Executive Director Paula McEwen, SUB Manager SUB Benefit Year 2022 - 2023

A Message from Executive Director Dorothy Siniscalchi:

Welcome to the Seventh Annual SUB Newsletter! As we begin fall, Paula and her SUB Team are busy getting ready for this SUB season. We have some changes this year as a new Participant Software System is in place effective September 12, 2022. Effective October 5, 2022, Local 478 Benefit Funds have a new Benefits Website called "ISite Member Portal" (ISite.local478.org). You will need to log into the portal to deal with SUB benefit matters including registration and uploading documents to support your SUB Benefit claim. Please watch in the mail, on the Local 478 website and on our Facebook page for information about registering for the new "ISite Member Portal" so you can proactively register on the site and be ready for the SUB Season or other Benefit Fund Matters. There is valuable information in this Newsletter which is designed to make your SUB Benefit experience as seamless as possible. SUB Season can be a stressful time and we need to remember to give each other the utmost respect and support. If you don't understand something, just ask a member of the SUB Team, rather than miss an opportunity to collect your benefit. Be a proactive member!

If you need to come to the Benefit Office to address a SUB Matter, please remember that we follow the Center for Disease Control Guidelines regarding COVID Requirements. We appreciate your consideration on this matter.

Finally, I hope that you are all working, that your families are well and that you have a Happy Healthy Fall.

Dorothy

STEPS TO COLLECTING SUB:

#1 It is the member's responsibility to call the Referral Office and report all lay off and back to work dates (203-288-9261 ext. 241 or 242), even if you are from another local working in Local 478's jurisdiction. For Local 478 members, you can continue to report your lay off and back to work dates at the Local 478 Website local478.org. Keeping your work history up to date and accurate has many benefits, most importantly that your SUB benefits will get paid more timely.

#2 You must register for SUB every year. You can do this by filling out the SUB Registration form or by registering for SUB via the NEW ISite Benefits Website (ISite.local478.org) and only if you previously registered for SUB within the last three years. NOTE: You do not need to be laid off before you register for SUB.

#3 IF YOU ARE NEW TO SUB (or if you would like to change your tax status) you will need to fill out both Federal & State W4's for tax purposes. These can be found on the NEW ISite Benefits Website (Supplemental Unemployment section), the Resource Center outside the Referral Office window, or the SUB office can provide them to you. Whether or not you opt to have taxes withheld from your SUB payment is up to you. The SUB Office does not provide tax advice.



#4 Direct Deposit or Paper Check? 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 (or if you do have direct deposit and your direct deposit bounces back to us because your account was closed or the banking information you provided is not correct), SUB payments will default to a paper check and will be mailed to the address the SUB Office has on file. Whichever method you choose, please be sure that your banking information and mailing address are always up to date.

#5 What Do We Accept as Proof of Collecting
Unemployment? You must submit proof of collecting
unemployment by submitting a <u>Payment History</u> or a
<u>Claim Inquiry</u> from the Unemployment website or
from the Consumer Contact Center. <u>THESE ARE THE</u>
<u>ONLY TWO DOCUMENTS WE ACCEPT AS PROOF OF</u>
COLLECTING UNEMPLOYMENT.

At the time of this mailing, the American Job Centers are open. You can go to any of the locations (Bridgeport, Hamden, Hartford, Montville or Waterbury) to get a printout of your payment history. You can also use the Local 478 Computer at 1965 Dixwell Avenue in the SUB RESOURCE CENTER, or you can use the public library or perhaps seek assistance from friends or family. If you have a smart phone, we can assist you with taking a

"screen shot" of your Payment History if you do not know how to do so. (A "screen shot" is not the same thing as a "photographed picture". We do not accept photographed pictures of any SUB documentations). Payment Histories & Claim Inquiries can be submitted multiple ways:

- You may drop them off in the white box outside of the Referral Office window
- · You can mail to the SUB Office
- You can email to subfund@local478.org
- You can fax to 203-287-8408.

TIMELINESS:

There is a time limit to how long you can submit your Payment History or Claim Inquiry to the SUB Office.

The SUB Office MUST receive your unemployment documentation within 30 days from the date you are paid by unemployment (referred to as the "30-day rule"). Even if your contributing employer(s) is/are delinquent in paying SUB hours, it is extremely important that you submit your unemployment documentation to the SUB Office within that 30-day window.

QUALITY OF IMAGES:

PLEASE be sure your documents are clear and legible. We must be able to read them. Screen shots, PDF's, Word documents and faxes are all acceptable documentation forms. However, photographs or "pictures" of your documents or computer screens will

SUB HOURS WORKED:

NOT be accepted

Work Period 10/1/2021 – 9/30/2022: (the hours that you worked during this time-period are the hours that give you SUB eligibility November 2022 – April 2023)

0 – 299 Hours Worked	0 Weeks of SUB
300 – 399 Hours Worked	5 Weeks of SUB
400 – 499 Hours Worked	10 Weeks of SUB
500 – 599 Hours Worked	15 Weeks of SUB
600 – 699 Hours Worked	20 Weeks of SUB
700 + Hours Worked	25 Weeks of SUB

SUB RATE:

The SUB rate is \$155 per week for the 2022 – 2023 SUB Benefit Year. You can opt to have taxes deducted from your SUB payment however it is not mandatory. 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 always begins with the first full week of November and ends with the last full week of April. For the 2022 – 2023 SUB season the first week you can collect SUB will be week ending November 12, 2022 and the last week you can collect will be week ending April 29, 2023.

HOLIDAYS AND INCLEMENT WEATHER:

The Union Hall and Fund Office are closed on the following holidays: Thanksgiving (and the following day), Christmas Day, New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day and Labor Day (if Christmas, New Year's or July 4th fall on a Saturday we will be closed the Friday before, if these days fall on a Sunday, we will be closed the Monday after). During the winter months the Union Hall & Fund Office may experience delayed openings, earlier closings, or may not open due to the weather. We do our best to notify the members of this via the Local Union website, the Local 478 phone system and the Local 478 Facebook page.

ONE DAY RULE:

This rule simply states that you may work $\underline{1}$ day during the week and still collect your SUB payment (certain employer-sponsored meetings, training or classes will NOT be considered work). When reporting the 1 day worked to the Referral Office you must make sure you tell them specifically it was 1 day. (You need to report any time worked to Unemployment as well.)

SUB "RESOURCE CENTER":

Outside of the Referral Office window is an area (Resource Center) for members to use. A computer is available should you need to print-out your Payment History or Claim Inquiry. There are also copies of many different types of SUB documentation you may need (SUB Registration form, W4's, Change of Address Form and the Direct Deposit Form). Please feel free to use this Resource Center if/when you should need it.

LEAVING A VOICE MAIL FOR SUB:

Many times when members leave a voice mail for the SUB Office there is a lot of background noise from the job site. This makes it difficult to hear the actual voice mail. Please be sure to #1 speak clearly and slowly, #2 leave your member ID# which is found at the bottom of your Union Dues card, #3 leave a detailed message as to the reason for your call. This detail will assist the SUB Department in addressing your issue efficiently, and #4 please be patient. Your call is considered top priority and gets addressed in the order it was received. If you would like to email the SUB Office with your question or concern send it to subfund@local478.org.

YOUR CONTACT INFORMATION:

It is EXTREMELY important to keep your mailing address, phone numbers and email addresses up to date with the SUB Office and the Union Hall. If you move, you need to fill out a Change of Address Form. A copy may be found on the Benefit Fund Website ISite.local478.org or, one can be mailed or emailed to you. We cannot change your address and contact information without this Form.

SUB DENIALS:

There are different types of denial letters that are issued from the SUB Office for several reasons. These letters are designed to let you know that there is an issue with your SUB payment requests or additional new or updated information is needed. The two most commonly issued denials are "CE" (Currently Employed) and "DA" (Did Not Register for SUB). CE means that there is an issue with your work history. In most cases your work history needs to be updated with the Referral Office (lay off dates, back to work dates need to be accurate). In addition to calling the Referral Office to report all lay off and back to work dates you can also do this via the Local 478 Website (Local 478 members only). DA simply means that you did not register for the current SUB year and need to do so before you can collect SUB.

MEMBERSHIP MEETING NIGHTS:

The SUB Office is usually open on meeting nights from October through March.

FAQ's:

- Q. Do I need to register for SUB every year? Yes
- Q. When do I need to fill out Federal & State W4's?

If you are new to SUB, or would like to update your current tax status, you will need to fill out W4's so we can enter the information in our system to allow for taxes to be withheld or adjusted.

- Q. I lost my SUB check/Have not received my SUB check. A way to avoid either of these situations is to sign up for Direct Deposit. However, if you have lost your SUB payment or have not received it, call the SUB Office to let us know. Please note that before we can stop payment and reissue, we need to wait 2 weeks from the date the SUB payment was issued (to give the post office time to deliver mail).
- Q. I have exhausted my benefits with unemployment, can I still collect SUB? Yes. However, you will need to provide the

SUB Office with some paperwork. When you exhaust your unemployment benefits you will be able to see this on the new unemployment website www.portal.ct.gov/dolui which will show the benefit year and the fact that you have a zero balance under remaining payments. The SUB Office MUST have a copy of this information from the Website. You can also obtain this information from the Consumer Contact Center. You will be required to fill out a short "Exhausted Benefits" form with the SUB Office. Once the paperwork is on file and while you remain unemployed, you will need to call or email the SUB Office weekly to ask them to issue your SUB payment. Q. What do I do if I am under a Wage Investigation? You will need to fill out a short form from the SUB Office and you will also need to provide the SUB Office documentation stating unemployment is doing a Wage Investigation. Q. I cannot retrieve a specific week ending date(s) from the unemployment website to show proof I have collected unemployment, what do I do? In most cases this means you have rolled over into a new benefit year with unemployment. Unemployment will only keep your current benefit year accessible on their website. If you need a copy of your prior benefit year Payment History, you need to call the Consumer Contact Center at 203-941-6868 or you may visit an American Job Center to obtain a copy. Q. Can I collect SUB while collecting disability or workers compensation? No. In order to receive SUB, active members must not be receiving a disability benefit from any source, including Social Security, or workers' compensation benefits

MASSACHUSETTS UNEMPLOYMENT:

(except in certain limited situations).

There are many operating engineers that collect unemployment from Massachusetts. Their website is https://www.mass.gov/orgs/department-ofunemployment-assistance. As with many states unemployment websites are designed to protect themselves and claimants from fraud. There may be limited or no identifying information on your payment history. This may require us to ask for different types of documentation from your state's website. For Massachusetts, we will need your general Payment History along with the detailed payment information. You will find the detailed payment information by clicking on "Weekend date (view week details)". A window will pop up showing the details of that week's claim, including your pay date. Also, you will need to provide us with what we refer to as the "address page". This page shows your name, mailing address and any email addresses and phone numbers you have on file with Massachusetts Unemployment and can be found under Contact Information.

COMMUNICATING WITH CT UNEMPLOYMENT:

The CT Unemployment Website is www.portal.ct.gov/dolui, where you can file your Unemployment Claim, retrieve a copy of your Payment History, report a return to work, file an appeal, address hearings and it provides links to other information (note this website can be viewed in Spanish). The Consumer Contact Center remains open Monday -Friday, 7:30 am - 4:30 pm. Their phone number is 203-941-6868 or 860-967-0493 (toll free 800-956-3294). Be proactive when you deal with CT Unemployment website, as their busy season can result in delays in processing your information. If you have critical unresolved problems with your unemployment, Paula McEwen, SUB Manager, may be able to assist you, but you must make an appointment to speak with her, and continue to do your part to work out complex issues. Ultimately, it is your responsibility to maintain your records correctly with the CT Unemployment Office.

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 Espanola, llame a Tiana ext. 241 or a Jessica ext. 265)

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

CURRENT LISTING OF HEALTH FUND TRUSTEES

Union TrusteesEmployer TrusteesGarry GyenizsThomas OnegliaKyle ZimmerJohn ButtsChristopher CozziVincent Federico

Frequently Used Extensions

 Sub
 225

 Referral
 241/242

 Dues
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*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 203-288-2961 or (toll free) 866-288-3961.