

Health & Welfare and COBRA – UMTA

Vigor Works Union 516 Ironworkers

We are providing this information as a resource but please know that your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and official plan documents, the plan documents will prevail.

Your health plan has made the following enhancements to your coverage to accommodate testing of COVID:

- Waive any out-of-pocket costs associated with testing for COVID-19. This includes both the cost of the test as well as office visits or other provider charges related to the testing.
- Treatment of COVID-19 will still be subject to applicable cost sharing.
- Temporary suspension of any prior authorization requirement for treatment or testing of COVID-19.

Each plan is also **temporarily relaxing refill-too-soon guidelines** for pharmacies and members located in impacted states for as long as the emergency is in effect. This will assure members have an adequate supply in advance of a potential quarantine. Please note this does not apply to opioids or controlled substances. Participant cost share (copay) will apply according to Plan rules.

FREQUENTLY ASKED QUESTIONS

What happens to my Medical/Dental/Vision benefits if I'm not working hours or am terminating employment with Vigor?

Your benefits will end the last day of the month in which your qualified hours don't meet plan eligibility requirements or your employment ends with Vigor. Examples:

- If qualified hours in March 2020 fall below your plan eligibility requirements, benefits will end March 31, 2020.
- if your termination date is April 15, 2020, your benefits will end April 30, 2020

How do I know if I had enough hours to meet the plan eligibility requirements?

The hour requirement to be eligible for benefits is minimum 84 hours per month. Hours that count toward your benefit eligibility include all hours worked, all paid time off hours of any type and/or any time protected by Federal and/or State family leave laws. Time off work that is unpaid and not otherwise protected by Family and Medical leave laws does not count toward maintaining your health and welfare benefits.

How can I continue my Medical/Dental/Vision benefits after they end?

You will be given an opportunity to continue your health benefits, at your expense, generally for up to 18 months. This is called COBRA (Consolidated Omnibus Budget Reconciliation Act). Approximately 3 weeks after the end of your active coverage, you will receive COBRA information in the mail at your home address. Please make sure Vigor has your most current address on file. You will need to make a coverage selection within 60 days of losing active coverage and return the paperwork to the COBRA administrator for your plan. If you elect and make payment for COBRA, coverage is retroactive to the date that you lost active coverage. You may have to pay for services out-of-pocket and seek reimbursement if you need care before COBRA coverage is in place. Contact for the COBRA Plan Administrator is provided in the Contact Information section.

Losing your coverage is a qualifying event.

You may want to consider other available options for health insurance such as enrolling on a spouse's plan or purchasing your own plan through the marketplace. Marketplace contacts provided in the Contact Information section.

What will happen to my life insurance benefits?

Your life insurance will end the last day of the month in which your qualified hours don't meet plan eligibility requirements or your employment ends with Vigor. You may choose to port or convert the group life insurance to an individual plan at your expense. The Standard is the company that Vigor has chosen to administer the life plan. To port or convert your life plan, please reach out to The Standard directly. If you have elected voluntary life benefits, you may contact The Standard to set up premium payment continuation options. Please contact The Standard directly, contact provided in the Contact Information section.

What will happen to my 401k?

In trying times it can be tempting and we understand in some cases necessary, to turn to your 401K account to help shore up your day to day finances. We encourage all employees to stay the course by keeping up their salary deferrals and for those that might have access to (withdrawals, to consider their options carefully. If accessing your 401K account becomes necessary we hope the following information will help explain your options.

If you participate in the Western States Ironworkers Shopmen's 401k plan, you are 100% vested in contributions to your account. You may make changes to your contribution amount at any time by contacting EB Management Company.

At this time active employees and/or those on layoff are not eligible to take distributions from your 401K account as you are considered to be "in service". There are exceptions for those 60 years of age or older where in-service withdrawals are allowed. Employees may also be eligible for Hardship Withdrawals under certain circumstances related to the Corona Virus outbreak. Your options may be explored by reaching to EB Management Company. Contact provided in the Contact Information section.

What is the Employee Assistance Program (EAP) and what services are provided?

The EAP helps employees privately solve problems that may interfere with your work, family and life in general. EAP services are always confidential and provided by experts. Some of the services that are provided free to you, your dependents and all household members are; 24-hour crisis help, up to 3 face-to-face counseling sessions, online consultations, legal and financial services, among others. Contact for RBH provided in the Contact Information section.

CONTACT INFORMATION - UMTA

HEALTH INSURANCE & COBRA PLAN ADMINISTRATOR

UMTA
503.233.3888
www.yourusbenefits.com

HEALTH INSURANCE MARKETPLACE

Oregon 855.268.3737 Washington 855.923.4633
Info.marketplace@oregon.gov customersupport@wahbexchange.org

VIGOR BENEFITS TEAM

Email: benefits@vigor.net

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(503) 247-1651

Sara Marshall
Benefits Analyst
sara.marshall@vigor.com
(503) 247-1939

Tilaura Thurber Compensation
& Benefits Mgr
tilaura.thurber@vigor.com
(503) 830-3998

LIFE INSURANCE & SHORT TERM DISABILITY

The Standard
800.378.4668
CBT@standard.com

VIGOR LEAVE TEAM

Elena Phillips
Leave Coordinator
Elena.phillips@vigor.net
206.623.1635 extension 263

Kirsten Petersen
HR Compliance Manager
Kirsten.petersen@vigor.net
206.291.7694

401k

Western States Ironworkers Shopmen's 401k
Administered by EB Management Group
800.524.4852 www.ebmgmt.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Reliant Behavioral Health
866.750.1327 www.myrbh.com Access Code: VIGOR

UNEMPLOYMENT

Oregon Employment Department
877.877.1781
www.oregon.gov/employ/ui

Washington Employment Department
800.318.6022
<https://access.wa.gov/employment>

UNION REPRESENTATIVE

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