If you have any questions about your plan, you should contact the nearest office of the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

If your claim for a welfare benefit is denied in whole or in part, you may file a statement or appeal any denial, all within certain time schedules.

You may sue for administrative expenses and fees. If you are successful, the court may order the person you sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds that your claim is frivolous.

If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who will pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these court costs and legal fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds that your claim is frivolous.

If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who will pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these court costs and legal fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds that your claim is frivolous.

You have the right to receive a copy of the full annual report, or any part thereof. Requests to the Department should be addressed to: Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

The Fund c/o Union Privilege
Suite 850
Washington, DC 20002

and at the U.S. Department of Labor in Washington, D.C., to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room
200 Constitution Avenue NW
Suite N-1513
Washington, DC 20020

To obtain a copy of the full annual report, or any part thereof, write the office of:

The Fund c/o Union Privilege
1100 First Street NE
Suite 850
Washington, DC 20002

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

The Fund c/o Union Privilege
1100 First Street NE
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Washington, DC 20002

and at the U.S. Department of Labor in Washington, D.C., to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room
200 Constitution Avenue NW
Suite N-1513
Washington, DC 20020

To qualify for a Disability Grant you must complete the required application and provide documentation to the Plan that you or a joint-owner or authorized user of your CAP participant Union Plus or Teamster Privilege Credit Card account, (i) has, within the 12 months prior to the date that you submit an application for a Disability Grant, (ii) has, within the 12 months prior to your application for a Disability Grant, lost 25% or more of your monthly income for a minimum of 90 consecutive days (the "disability income loss") and (iii) that the illness or disability that caused the period of unemployment occurred at least three (3) months (a “CAP Participant”); and (ii) meet the specific qualifying event, and who have been a Union Plus or Teamster Privilege Credit Cardholder for at least three (3) consecutive months (a “CAP Participant”); and (iii) meet the specific qualifying criteria described below.

2) Disability Grants

To qualify for a Disability Grant you must complete the required application and provide documentation to the Plan that you or a joint-owner or authorized user of your CAP participant Union Plus or Teamster Privilege Credit Card account, (i) has, within the 12 months prior to the date that you submit an application for a Disability Grant, (ii) has, within the 12 months prior to your application for a Disability Grant, lost 25% or more of your monthly income for a minimum of 90 consecutive days (the "disability income loss") and (iii) that the illness or disability that caused the period of unemployment occurred at least three (3) months (a “CAP Participant”); and (ii) meet the specific qualifying event, and who have been a Union Plus or Teamster Privilege Credit Cardholder for at least three (3) consecutive months (a “CAP Participant”); and (iii) meet the specific qualifying criteria described below.

3) Job Loss Grants

To qualify for a Job Loss Grant, you must complete the required application and provide documentation to the Plan that you or a joint-owner or authorized user of your CAP participant Union Plus or Teamster Privilege Credit Card account, (i) has, within the 12 months prior to the date that you submit an application for a Job Loss Grant, (ii) has, within the 12 months prior to your application for a Job Loss Grant, a maximum grant of $2,700. The minimum Disability Grant is $1,600. All grants will be rounded to the nearest $100. You may only receive one Disability Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you can only receive one Disability Grant for any unique illness or disability event.

If you qualify, the Plan will pay you a Disability Grant of 60% of the demonstrated average monthly disability income loss, up to a maximum grant of $2,700. The minimum Disability Grant is $1,600. All grants will be rounded to the nearest $100. You may only receive one Disability Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you can only receive one Disability Grant for any unique illness or disability event.

If you qualify, the Plan will pay you a Disability Grant of 60% of the demonstrated average monthly disability income loss, up to a maximum grant of $2,700. The minimum Disability Grant is $1,600. All grants will be rounded to the nearest $100. You may only receive one Disability Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you can only receive one Disability Grant for any unique illness or disability event.

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If you qualify, the Plan will pay you a Disability Grant of 60% of the demonstrated average monthly disability income loss, up to a maximum grant of $2,700. The minimum Disability Grant is $1,600. All grants will be rounded to the nearest $100. You may only receive one Disability Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you can only receive one Disability Grant for any unique illness or disability event.
The Cardholder Assistance Program is administered by the Board of Trustees of the Cardholder Assistance Plan. The Trustees have been assigned EIN 93-0787287. The Plan is administered by the Board of Trustees of Union Plus or Teamster Privilege Credit Card accounts. You may only receive one Job Loss Grant for any unique strike loss. If your claim is denied or ignored, in whole or in part, you are not required to appeal the decision. However, you must exhaust your administrative remedies by appealing the denial before you have a right to bring an action in federal or state court. Failure to exhaust these administrative remedies will result in the loss of your right to file suit.

9) Plan Administrator

The person designated as agent for the Union Plus or Teamster Privilege Credit Card account has been continuously employed due to an involuntary job loss or a layoff but not a strike or lockout for at least 90 consecutive days within the 12-month period prior to the date that you submit an application for a Job Loss Grant. A Job Loss Grant can only be awarded if it occurred at least three (3) months after you became a Union Plus or Teamster Privilege Credit Cardholder.

If you qualify, the Plan will pay a $300 Job Loss Grant directly to you. You may only receive one Job Loss Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you may only receive one Job Loss Grant for any unique strike loss. If you qualify, you will receive a notice of your employment continuation coverage. Documentation to demonstrate eligibility should be mailed separately to UP at 1100 First Street NE, Suite 850, Washington, DC 20002, or call 1-202-293-5330.

10) Summary Plan Description

11) Trustees

The Plan is administered by the Board of Trustees of the Union Plus or Teamster Privilege Credit Card accounts. You may only receive one Strike Grant under the CAP for any unique strike loss.

To qualify for a Strike Grant, you must complete the required application and demonstrate to the Plan that you or the joint-owner or authorized user of your Union Plus or Teamster Privilege Credit Card account have been unemployed due to a union-approved strike or lockout for a minimum of 30 consecutive calendar days within the 12-month period prior to the date that you submit an application for a Strike Grant (the “strike loss”) and that the strike loss occurred at least three (3) months after you became a Union Plus or Teamster Privilege Credit Cardholder.

You must provide documentation of the date you became unemployed and copies of two dated unemployment insurance statements or other documentation showing a minimum of 30 consecutive days of unemployment. If you qualify, the Plan will pay a $1,200 direct to you. You may only receive one Strike Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you may only receive one Strike Grant under the CAP for any unique strike loss.

12) Termination of Coverage & Loss of Eligibility - The AFL-CIO may terminate any strike or lockout for any reason that the AFL-CIO deems appropriate, at any time. The Trustees may establish whatever rules are necessary for the administration of this benefit, and have the right to discontinue the benefits under the Program if their discretion. Failure to provide complete and accurate information on any application will result in the denial of your claim for benefits. If the Plan denies your claim for benefits, you have a right to appeal the denial before the Trustees. The decision of the Board of Trustees is final and binding.

The Plan is administered by the Board of Trustees. The plan and the Board of Trustees reserve the right to make any amendments to the Plan or the Program at any time at its discretion. Although funding for the Program is primarily provided from Capital One, N.A., which is the issuer of the Union Plus and Teamster Privilege Credit Card programs, Capital One, N.A. is not responsible for any benefits under the Program. If the AFL-CIO Mutual Benefit Plan, Union Plus, or Teamster Privilege Credit Card account has been continuously employed due to an involuntary job loss or a layoff but not a strike or lockout for at least 90 consecutive days within the 12-month period prior to the date that you submit an application for a Job Loss Grant, you may only receive one Job Loss Grant for any unique strike loss.

To qualify for a Hospital Grant, you must complete the required application and demonstrate to the Plan that you or the joint-owner or authorized user of your Union Plus or Teamster Privilege Credit Card account have been unemployed due to a hospitalization event(s) or a member of your household had unreimbursed hospital charges for any unique strike loss.

The composition of the Board of Trustees may change from time to time, and beneficiaries. No one, including your employer, your union...