In addition to creating rights for Plan participants, ERISA imposes remedies by appealing the denial before you have the right to appeal the decision. However, you must exhaust your administrative remedies before appealing the denial before you have the right to bring an action in state or Federal court. Failure to exhaust these administrative remedies will result in the loss of your right to file suit.

20) Statement of ERISA Rights – As a participant in the AFL-CIO Mutual Benefit Plan, you are entitled to certain rights and protections under ERISA. ERISA provides that: (a) you have a right to make a claim for benefits; (b) you may receive a response to your claim within 60 days; and (c) you may receive a written explanation of why your claim was denied. If your claim was denied, in whole or in part, you are not required to file suit in Federal court. However, you may file suit in a Federal court if you believe that the denial of your claim was arbitrary and capricious, was in violation of ERISA, or if you are otherwise discriminated against for asserting your rights.

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.

The Cardholder Assistance Program ("CAP" or "Program") is one of a number of benefit programs offered through the AFL-CIO Mutual Benefit Plan ("Mutual Benefit Plan" or "Plan").

The CAP provides grants to individuals that: (i) are a Union Plus Credit Cardholder or Teamster Privilege Credit Cardholder in good standing and have been in Union Plus Credit Card or Teamster Privilege Credit Cardholder status for at least three (3) consecutive months; (ii) have a Union Plus Credit Card or Teamster Privilege Credit Card issued by TeamOne, a division of Mutual Benefit; and (iii) are actively employed and have a regular income of at least $1,200 per month that has been reduced by a substantial amount due to illness or disability.

You must prove your disability income loss for the period of illness or disability, proof of the disability income loss, and proof of the income before and after the period of illness or disability.

If you qualify, you may receive 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.

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You must prove your disability income loss for the period of illness or disability, proof of the disability income loss, and proof of the income before and after the period of illness or disability.

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.
14) Termination of Coverage & Loss of Eligibility

— As of June 1, 2022, the individual Trustees on the Board of Trustees are: Mr. Steve Fantauzzo, Mr. Greg Hamblet, Ms. Lorretta Whitehead. The composition of the Board of Trustees may change from time to time, and all correspondence to the Trustees should be directed care of UP at the address listed in paragraph 8.

— The Mutual Benefit Plan is an employee welfare benefit plan qualified under Section 501(c)(9) of the Internal Revenue Code and assigned EIN 84-2844698 by the IRS.

— The AFL-CIO Mutual Benefit Plan has been approved by the AFL-CIO and has also been designated by the Plan as a benefit that makes available certain benefits to qualified individuals.

— You can apply for Program benefits by submitting an application by mail.

16) Funding Medium

You must provide documentation of the date unemployment commenced due to strike or lockout and proof that the duration of the strike or lockout was at least 14 consecutive days.

If you qualify, the Plan will pay a $500 Strike Grant directly to you. You may receive one Strike Grant for each qualified strike or lockout loss through one Union Plus Credit Card or Teamster Privilege Credit Card account. If you are a Union Plus Credit Cardholder or Teamster Privilege Credit Card account have been continuously unemployed due to an involuntary job loss or layoff, but not a strike or lockout, for at least 24 consecutive days within the 24-month period prior to the date you submit an application for a Job Loss Grant (the “job loss”) and that the job loss occurred at least three (3) months after you became a Union Plus Credit Cardholder or Teamster Privilege Credit Cardholder.

You must provide documentation of this date you became unemployed. This documentation can be any of the following: (i) a union; (ii) are a Union Plus Credit Cardholder or Teamster Privilege Credit Cardholder, you cannot receive a CAP Hospital Grant for the same hospitalization event.

If you are determined to be eligible for a Disaster Relief Grant, you will receive a $500 Furlough Grant directly to you. You may receive three Furlough Grants during your lifetime. If you have received a Furlough Grant through another program offered by the Plan for a specific furlough period, you cannot receive a CAP Furlough Grant for the same furlough period.

Hospitals

— You must provide documentation of the date you became furloughed. You may receive one Furlough Grant for each unique furlough period per year, up to a maximum of three (3) Furlough Grants per year. You may only receive three Furlough Grants under the CAP for each Union Plus Credit Card or Teamster Privilege Credit Card account. (a) to submit information relating to your claim for benefits; and (b) references to the Plan provisions on which your appeal is based. Your appeal must be in writing and must be sent to the Trustees care of Trustees within 60 days from receipt of the denial notice. Your appeal will be the right to submit information relating to your claim for benefits, and (ii) upon request, to have reasonable access to, and copies of, all information relevant to your claim for benefits. In addition, you have the right to appeal a denial of your claim with the Board of Trustees within 60 days from receipt of the denial notice. Your appeal is directed care of UP at the address listed in paragraph 8. On appeal, you will have the right to receive a written explanation of the denial, the right to submit information relating to your claim for benefits, and (i) the right to request a de novo review of the Trustees decision on the merits. If a decision of review, the Trustees will review all information without regard to whether such information was submitted or considered in the initial decision by the Trustees. The Trustees will normally make a decision within 60 days following receipt of an appeal, but if special circumstances exist, such as a medical emergency, the Trustees may extend the decision period up to 60 days. The Trustees may also extend the decision period if special circumstances require an extension of the impacted decision date. If the extension is due to failure to provide information, the Trustees will notify you of the extension and the information necessary to decide the appeal, the period of time in which you must provide the information, and the decision date. If the extension is due to your failure to provide information, you will be notified of the extension. If the Trustees determine that the extension was due to failure to provide information, the Trustees will not be required to extend the decision period. The Trustees will also notify you of the extension, the period of time in which you must provide the information, and the decision date. If the Trustees determine that the extension was due to failure to provide information, the Trustees will not be required to extend the decision period. The Trustees may extend the decision period up to 60 days. The Trustees may also extend the decision period if special circumstances require an extension of the impacted decision date. If the extension is due to failure to provide information, the Trustees will notify you of the extension and the information necessary to decide the appeal, the period of time in which you must provide the information, and the decision date. If the extension is due to your failure to provide information, you will be notified of the extension. If the Trustees determine that the extension was due to failure to provide information, the Trustees will not be required to extend the decision period. The Trustees may extend the decision period up to 60 days. The Trustees may also extend the decision period if special circumstances require an extension of the impacted decision date. If the extension is due to failure to provide information, the Trustees will notify you of the extension and the information necessary to decide the appeal, the period of time in which you must provide the information, and the decision date. If the extension is due to your failure to provide information, you will be notified of the extension. If the Trustees determine that the extension was due to failure to provide information, the Trustees will not be required to extend the decision period.