20) Statement of ERISA Rights

If your claim is denied, in whole or in part, you are not entitled to receive, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to your claim for benefits; and (a) a statement of your right to bring action under Section 502(a) of ERISA.

The Board of Trustees has the power and sole discretion to make all factual determinations regarding the construction, interpretation, and operation of the Plan. The decision of the Board of Trustees is final and binding.

If your claim is denied, 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 the right to bring an action in state or federal court. Failure to exhaust these administrative remedies will result in the court’s dismissal of your claim. The court may order you to pay these costs and fees, for example, if you are unsuccessful in your appeal. If you are successful, the court may order the Plan to pay you up to $110 a day until you receive the materials, unless you are notified by the Plan in writing that the cost of copying exceeds $1.

To obtain a copy of the full annual report, or any part thereof, at no cost, you may:

- Request a copy of the Plan Administrator’s annual report. If your request is denied, in whole or in part, you are entitled to receive, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to your claim for benefits; and (a) a statement of your right to bring action under Section 502(a) of ERISA.

You have the right to bring an action in state or Federal court. Failure to exhaust these administrative remedies will result in the court’s dismissal of your claim. The court may order you to pay these costs and fees, for example, if you are unsuccessful in your appeal. If you are successful, the court may order the Plan to pay you up to $110 a day until you receive the materials, unless you are notified by the Plan in writing that the cost of copying exceeds $1.

6. Financial information and information on payments to service providers.

1. An accountant’s report;
2. Loans or other obligations in default or classified as uncollectible;
3. Loans or other obligations in default or classified as uncollectible;
4. Summary of the plan’s annual financial report.

You can obtain a copy of the full annual report, or any part thereof, at no cost, by writing or calling the Plan Administrator. If your request is denied, in whole or in part, you are entitled to receive, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to your claim for benefits; and (a) a statement of your right to bring action under Section 502(a) of ERISA.

To obtain a copy of the full annual report, or any part thereof, at no cost, you may:

- Request a copy of the Plan Administrator’s annual report. If your request is denied, in whole or in part, you are entitled to receive, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to your claim for benefits; and (a) a statement of your right to bring action under Section 502(a) of ERISA.

You have the right to bring an action in state or Federal court. Failure to exhaust these administrative remedies will result in the court’s dismissal of your claim. The court may order you to pay these costs and fees, for example, if you are unsuccessful in your appeal. If you are successful, the court may order the Plan to pay you up to $110 a day until you receive the materials, unless you are notified by the Plan in writing that the cost of copying exceeds $1.

2022 Annual Summary Report for AFL-CIO Mutual Benefit Plan

This is a summary of the annual report for the AFL-CIO MUTUAL BENEFIT PLAN (Employee Identification No. 84-244866, Plan No. 501), for the period January 1, 2022 to December 31, 2022.

The Board of Trustees has the power and sole discretion to make all factual determinations regarding the construction, interpretation, and operation of the Plan. The decision of the Board of Trustees is final and binding.

If your claim is denied, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, in whole or in part, within a certain timeframe.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file a suit in a Federal court. In such a case, the court will order the Plan to provide the documents and pay you up to $110 if you receive the documents on time, even if you have not yet exhausted your administrative remedies. The court may impose duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you, or refuse to hire you, or otherwise discriminate against you in any way you may choose to pursue any form of welfare benefit or exercise any rights under ERISA.

If your claim for a welfare benefit is denied in whole or in part, you have a right to receive, upon request and free of 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 Board of Trustees has the power and sole discretion to make all factual determinations regarding the construction, interpretation, and operation of the Plan. The decision of the Board of Trustees is final and binding.

If your claim is denied, in whole or in part, you are not entitled to receive, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to your claim for benefits; and (a) a statement of your right to bring action under Section 502(a) of ERISA.

You have the right to bring an action in state or Federal court. Failure to exhaust these administrative remedies will result in the court’s dismissal of your claim. The court may order you to pay these costs and fees, for example, if you are unsuccessful in your appeal. If you are successful, the court may order the Plan to pay you up to $110 a day until you receive the materials, unless you are notified by the Plan in writing that the cost of copying exceeds $1.
If you qualify, the Plan will pay a $500 Strike Grant directly to you. You may only receive one Strike Grant under the CAP for each Union Plus Credit Card or Teamster Privilege Credit Card account per your lifetime, or through another program offered by the Plan, regardless of the number of accounts you have. You may only receive one Strike Grant for a specific strike or locked out through one of your Union Plus Credit Card or Teamster Privilege Credit Card accounts or through another program offered by the Plan. You cannot receive a CAP Strike Grant for the same strike or locked out.

6) Hospital Grants – To be eligible for a Hospital Grant, you must complete the required application and provide documentation to the Plan that you or a joint owner or authorized user of your Union Plus Credit Card or Teamster Privilege Credit Card account have been hospitalized during a calendar year for at least 45 consecutive days of inpatient hospitalization caused by an accident, an illness or injury, or a pregnancy. You may only receive one Hospital Grant under the CAP for any unique hospitalization event per year, up to a maximum of three Hospital Grants under the CAP for each Union Plus Credit Card or Teamster Privilege Credit Cardholder in good standing for at least three (3) consecutive months after you became a Union Plus Credit Cardholder or Teamster Privilege Credit Cardholder; and (ii) that are the lesser of 10% of your annual income or $3,200. To demonstrate eligibility for a Hospital Grant, you must provide documentation of your annual income by supplying your most recent income tax return, or a statement signed by a licensed professional or an attorney certifying the number of accounts you have. You may only receive one Job Loss Grant per your lifetime, but no more than one Disaster Relief Grant per year. You may only receive one Disaster Relief Grant for any unique disaster event per year, up to a maximum of three Disaster Relief Grants for each Union Plus Credit Card or Teamster Privilege Credit Cardholder. In order to demonstrate eligibility for a Disability Grant, you must supply required information to Union Plus within 24 months of documenting your disability event. If you or a joint owner or authorized user of your Union Plus Credit Card or Teamster Privilege Credit Card account have been advised of a disability by a licensed professional or an attorney certifying the number of accounts you have. You may only receive one Disability Grant under the CAP for any unique disability event per year, up to a maximum of three Disability Grants for each Union Plus Credit Card or Teamster Privilege Credit Cardholder. In order to demonstrate eligibility for a Furlough Grant, you must provide documentation of your furlough period without pay, and proof that the duration of the furlough or the period without pay was at least 45 consecutive calendar days. You may only receive one Furlough Grant through the Plan that you or a joint owner or authorized user of your Union Plus Credit Card or Teamster Privilege Credit Card account have been involuntarily furloughed or asked to work without pay for at least 45 consecutive calendar days. You may only receive one Furlough Grant for the same furlough period, another program offered by the Plan, or through another program offered by the Plan. If you have received a Furlough Grant through the Plan, you cannot receive a CAP Furlough Grant for the same furlough period.