

SHEET METAL INDUSTRY LABOR MANAGEMENT COOPERATION FUND

SMART/SMACNA Maternity Program

The Trustees of The Sheet Metal Industry Labor-Management Cooperation Fund (the “Trust”) have determined that a SMART/SMACNA Maternity Program for pregnant women sheet metal workers and new mothers who are represented by the International Association of Sheet Metal, Air, Rail, and Transportation Workers (“SMART”) is in furtherance of the purposes of the Trust. This SMART/SMACNA Maternity Program is designed to provide financial support during pregnancy and childbirth-related absences from work for SMART women sheet metal workers. The introduction of a SMART/SMACNA Maternity Program is an important step in supporting pregnant women sheet metal workers and new mothers within the International Association of SMART. This SMART/SMACNA Maternity Program is intended to enhance the well-being and financial security of the members.

Eligibility Criteria:

To be eligible for the benefit, female members must meet the following criteria:

- Be an active SMART member in good standing.
- Have completed at least 1,000 hours of "Covered Employment" for which required contributions have been paid by the member’s employer within the 12 months immediately preceding the onset of their pregnancy-related disability or the birth of their child(ren).

Paid Maternity Loss of Time Benefit Overview:

The benefit will be administered through local or regional council health and welfare programs (“H&W”) in which the participant participates. The Trust may reimburse the H&W upon processing and accepting an application for the benefits as described below.

Weekly Benefit: Participants will receive **\$800** per week for up to six weeks following a traditional delivery or up to eight weeks following a cesarean section delivery.

Loss of Time Benefit: In cases where a member is certified by their physician to be unable to work due to a pregnancy-related physical illness or condition, a loss of time benefit of **\$800** per week will be provided. This benefit will become applicable no sooner than the fourth month of pregnancy.

Total Combined Benefit: A participant may receive only either the Weekly Benefit or the Loss of Time benefit for any particular week. The total combined benefit for both pre- and post-delivery periods will be capped at a maximum of twenty-six (26) weeks.

Limitation: The participant cannot have received a paid maternity leave benefit that the H&W received reimbursement from the Trust within the previous 24 months.

Records Requirement: If the participant received benefits for a period prior to giving birth, the participant must have provided the H&W with written certification from a licensed

medical practitioner stating the participant is unable to work due to limitations arising from pregnancy.

Other Leave: If an otherwise eligible participant receives payments from another source, including by not limited to an employer leave plan, SASMI or another benefit plan or as a result of a local, state or federal ordinance, law or regulation, reimbursement will not be made to the extent of any funds received from another source. By way of example, if an eligible participant receives maternity leave benefits in the amount of \$600 weekly from the eligible participant's employer, the H&W will only be eligible to receive reimbursement for benefits up to \$200 weekly.

Funding:

The funding for the SMART/SMACNA Maternity Program will be sourced from additional SMACNA and SMART contributions to the Trust specifically established for the SMART/SMACNA Maternity Program. The Trust will reimburse the H&W, contingent upon the H&W's written action to either adopt, or continue, an existing maternity program that provides paid maternity loss of time benefits in at least the amounts provided under this program.

At the sole discretion of either SMART or SMACNA, SMART or SMACNA can discontinue funding this SMART/SMACNA Maternity Program after the initial investment of \$150,000 each.

Processing:

Processing the funds for the SMART/SMACNA Maternity Program involves several steps to ensure that the benefit is administered for the benefit of participants.

1. Establish a Dedicated Fund:

The Trust will maintain a dedicated separate fund intended specifically for the SMART/SMACNA Maternity Program (the "Maternity Fund").

2. Payment to Local or Regional Council Health and Welfare Funds:

If eligibility requirements are met, the Trust may pay or reimburse the H&W from the Maternity Fund. The H&W is responsible for administering the SMART/SMACNA Maternity Program.

3. Local H&W Adoption of the SMART/SMACNA Maternity Program:

To be eligible for funds, an H&W must decide to adopt or maintain the SMART/SMACNA Maternity Program into their existing health and welfare paid time off/disability programs. This decision may require a vote or approval from the local organization. In addition, the H&W plan must be submitted to the Trust for review before adoption.

4. Member Utilization:

Once an H&W has adopted the SMART/SMACNA Maternity Program, participants can

utilize the benefit when they meet the criteria established herein.

5. Reimbursement Process:

When an active participant in good standing utilizes the SMART/SMACNA Maternity Program, an H&W can apply to Trust for reimbursement.

6. Documentation and Proof:

An H&W seeking reimbursement will be required to certify a participant's eligibility in the SMART/SMACNA Maternity Program Reimbursement Claim Form. In the Trust's discretion, the H&W may be required to provide documentation and proof of a participant that received benefits through the H&W. This documentation may include an explanation of benefits (EOBs) from healthcare providers and other relevant documents as required by the Trust.

7. Review and Approval:

The Trust or its designee(s) will review the reimbursement requests and determine their validity and the eligibility of the employee benefits for which the H&W is seeking reimbursement.

8. Disbursement of Funds:

Once reimbursement requests are approved, funds will be disbursed to the H&W for the maternity-related paid time off expenses. Disbursement may be in the form of a check or direct deposit.

9. Fund Monitoring and Cap Limit:

The Trust may request additional funding from SMACNA and SMART but neither organization is required to provide any additional funding.

10. Assessment:

Once the Maternity Fund is depleted, an assessment will be conducted by the Trust to determine whether the SMART/SMACNA Maternity Program was beneficial to the sheet metal industry and furthered the Trust's objectives. The Trust will conduct periodic reviews of the SMART/SMACNA Maternity Program's effectiveness and sustainability.

11. Reporting and Compliance:

The Trust will keep detailed records of fund allocations, reimbursements, program utilization, and will ensure compliance with all legal and regulatory requirements.

Application to Apply:

The application form to apply for the SMART/SMACNA Maternity Program will be a Trust-approved document that collects necessary information from eligible H&W seeking to access the benefit reimbursement.

To apply for reimbursement, the H&W must complete and return a reimbursement form to the Trust. Reimbursement will be a one-time payment and applications will only be considered after the participant has finished utilizing the benefit.

The application form will not include any participant personal health information or information which could directly or indirectly identify the participant (e.g. names, SSNs, membership number, DOB, address, employer, relationship, etc.) with the application.

H&W and its members are notified that the Trust is not obligated to approve any reimbursement request and there shall be no expectation otherwise. No H&W nor its participants have any beneficial or ownership right to Trust assets, including the Maternity Fund established for the SMART/SMACNA Maternity Program. Payment of reimbursement requests shall be made **only** upon approval by the Trust in its sole discretion.