

## MN AND ND BRICKLAYERS WORKER WELLNESS PROGRAM

### FREQUENTLY ASKED QUESTIONS

**PLEASE REFER TO THE PLAN DOCUMENT FOR A FULL DESCRIPTION OF THE PROGRAM**

#### **What is the Worker Wellness Program (WWP)?**

The purpose of the Worker Wellness Program (“WWP”) is to provide you a source of taxable income when you miss work as the result of a Qualified Leave.

#### **How do I become eligible for the WWP?**

You are eligible for a benefit under the WWP when you are eligible for Health Fund coverage and have a balance in your individual WWP benefit account. Retirees and Participants for whom contributions are made to the Health Fund under a Non-Bargaining Participation Agreement are ineligible for the WWP benefit.

**NOTE: You must be eligible at the time of your request in order to make a distribution request.**

#### **How would I lose eligibility?**

Once eligibility for a WWP benefit is established, eligibility will continue until health fund coverage is terminated or you retire (note that forfeiture of account balance occurs on the earlier of the date on which the Fund has not received contributions on a WWP account holder’s behalf during the preceding (24) months, or you retire). If you temporarily lose eligibility for health fund coverage due to having insufficient contributions, and then regain it before 24 months have passed or you have retired, you will again be eligible to draw a WWP benefit.

#### **How are contributions accumulated?**

Your employer will submit contributions on a monthly basis based on your rate schedule.

#### **Where can I see my balance?**

If you have not done so already, you must register on Participant Edge ([edge.zenith-american.com](http://edge.zenith-american.com)) You can also download the Edge app on your smartphone.

#### **What are the reasons I can request a distribution?**

WWP benefits are only payable for Qualifying Leave. Qualifying Leave is defined as a day (or days) during which you do not work for one of the following reasons:

- Vacation
- Holiday
- Your or another’s mental or physical illness, treatment or preventive care.
- Absence due to domestic abuse, sexual assault or stalking.
- Closure of your workplace or a Family Member’s school due to weather or public emergency.
- Jury duty
- Funeral leave
- Any other reason for which you were unable to otherwise work on a normally scheduled day of work to care for yourself or another.

#### **How much can I take out?**

You can request your estimated equivalent of missed earnings; however, requests cannot exceed your account balance.

**How often can I request a distribution from my account?**

As often as you wish, though 1) you must have a balance in your account, and 2) you will want to ensure that you have documentation in your records that the request is for time missed due to one of the Qualifying Leave reasons.

**How do I submit a request?**

All requests must be submitted through Participant Edge. If you don't have a computer, you can download the Participant Edge mobile application from either the Apple App Store or Google Play. Note that you will need to enter your banking information at the time of your first request, as benefits will be paid by direct deposit to that account.

**When will I see the money in my account?**

Distributions will be processed on Thursdays – please allow 3 business days for the funds to be deposited (holiday weeks may alter this schedule).

**What if I don't have enough in my account to cover my request?**

The amount will be the remaining balance in your account, less any taxes.

**What if I don't have a checking account?**

All distributions will only be made via direct deposit – you must establish either a checking or savings account at a bank or credit union of your preference.

**Is this distribution taxable to me?**

Yes, this distribution is taxable income, subject to FICA and Unemployment Tax and you will receive a form W-2 after the end of each calendar year in which you have taken a distribution.

**Can you withhold state taxes?**

No.

**Where can I see the amount of taxes withheld?**

On Participant Edge, as well as on the annual W-2 form issued by the Fund.

**What happens if I die?**

The balance of your account, less taxes, will be paid to your estate.

**What happens if I stop working as a Bricklayer?**

After 24 months of no contributions, your balance will be forfeited.

**What happens when I retire?**

You must ensure that you request any balance due you for missed time prior to the effective date of your retirement. After your retirement date, any balance remaining will be forfeited.

**What happens if I am out of the trades for a few years, but then return?**

Any balance remaining in your account will be forfeited after two years of no contributions, and the amount will not be reinstated. However, when you regain eligibility, you will again begin accruing new contributions to your account.

**What happens if I change Employers within the Union?**

There will be no impact as long as the new Employer is signatory with the Union's CBA.