

Maternity Leave Benefits – September 1, 2023

The Plan's Maternity Leave Benefit is intended to reflect the physical demands of working in the construction trade and the health risks of engaging in this physically demanding and potentially dangerous work while pregnant. The Trustees want to ensure that pregnant workers can take care of their medical needs without jeopardizing their health, employment, or health care coverage.

If you are an active employee and you become pregnant or are pregnant as of the effective date of this benefit, you may be eligible for the Plan's Maternity Leave Benefit. To qualify for this benefit, you must be eligible under the Plan as an active employee. This benefit is not available to the spouse of a pregnant person or employee (paternity) and dependents.

Benefit

The Plan's Maternity Leave benefit provides income of \$1,000 per week for up to a maximum of 26 weeks. The benefit will be available starting 13 weeks prior to your due date and up to 13 weeks post-birth.

To qualify for this benefit, you must be under continuous care and treatment of a physician or other provider, and your provider must certify that you are unable to perform your job during your pregnancy and/or post-partum. You must be eligible for benefits under the Trust in the month your leave begins. Beginning with the following month, your dollar bank will be used to continue coverage. However, if during Maternity Leave your dollar bank falls to three months of coverage or less, your dollar bank will be frozen, and coverage will be continued as part of the Maternity Leave Benefit. If employer contributions received on your behalf increase your dollar bank beyond three months of coverage, your dollar bank will be used until the balance again reaches three months. Starting with the month after your Maternity Leave ends, your dollar bank will be unfrozen and eligibility for coverage will be determined under normal Plan rules.

If you are eligible for coverage under the federal Family Medical Leave Act ("FMLA") leave or the Washington Paid Family Medical Leave Act ("WA-PFMLA") and your employer makes healthcare contributions on your behalf, those contributions will be used to continue your coverage, regardless of your dollar bank balance. Employer contributions for FMLA or WA-PFMLA will be used before your dollar bank. FMLA or WA-PFMLA contributions are submitted and applied under the Trust's "lag month". For example, FMLA or WA-PFMLA contributions for leave in January are submitted to the Trust by your employer in February and provide March coverage.

Benefits will begin the latter of 1) up to 13 weeks prior to your due date or 2) the date you ceased to work and will end on the earlier of 1) the first date you return to work or 2) 13 weeks post-birth, for a maximum benefit period of 26 weeks. Benefits for partial weeks will be paid on a pro-rata basis for a seven-day work week. Benefits will not be paid until your doctor's certification that you are unable to work in your normal job because of your pregnancy or childbirth is received by the Trust Office.

Participants cannot receive Maternity Leave Benefits and Weekly Disability Income Benefits from the Plan at the same time. If you are eligible for both the Weekly Disability

Income Benefit and the Maternity Leave Benefit, the Plan will limit the benefit available to the Maternity Leave Benefit.

Taxation of Benefits

The Plan's Maternity Leave income benefit payments are subject to federal income tax, Social Security (FICA) and Federal Unemployment (FUTA) taxes which are reported to the government. The Trust Office will automatically withhold the appropriate FICA tax from your weekly check and the Trust will pay the corresponding employer portion. You have the option of having the Trust Office withhold federal income tax from your weekly check. To do this, you must file a W-4S form with the Trust Office. The Trust Office will provide you with a W-2 form at year-end for use in filing your federal income tax return.

Availability of Benefits Outside of the Plan

The Plan's Maternity Leave Benefit is in addition to other benefit sources that may be available during your maternity leave. Other benefit programs that may provide benefits during your maternity leave include:

- **Washington Paid Family & Medical Leave (WA-PFML)** – Provides a weekly income benefit of up to 12 to 18 weeks for childbirth and bonding with your new child. You must have worked 820 hours in Washington State in the prior four calendar quarters to qualify for this benefit.
- **Federal Family and Medical Leave Act (FMLA)** – May require your employer to continue your healthcare coverage for up to 12 weeks while you are on maternity leave as well as provide other job protection benefits. FMLA generally applies only to large employers (50+ employees) and you must have worked 1,250 hours in the 12 months prior to your leave.
- **Dollar Bank coverage under the Trust** – Your dollar bank will be used to continue healthcare coverage under the Trust before coverage is extended under the Maternity Leave Benefit.
- **State Family and Medical Leave Programs** – Benefits from other state family and medical leave programs if you work or live in a state other than Washington – This will be determined on a case-by-case basis.

Application for Maternity Leave Benefits

1. Obtain a Maternity Leave Benefit form from UA Local 32, the Trust Office or through your on-line account at www.zenith-american.com.
2. Complete, sign and date your portion of the form.
3. Have your physician complete, sign and date their portion of the form. Mail the fully completed form to the address at the top of the form.
4. For more information, please contact the Trust Office.

Exclusions

The Plan excludes the following from Maternity Leave Benefits:

5. The spouse of the pregnant employee.
6. Dependents covered by the Plan.

7. Non-bargaining unit employees covered by the Plan.
8. Pregnancies beginning prior to the effective date of coverage.