

## SAN FRANCISCO ELECTRICAL WORKERS HEALTH & WELFARE PLAN

To: All Participants in the SFEW Health & Welfare Plan  
From: Board of Trustees of the SFEW Health & Welfare Trust  
Re: New Leave Benefits and LTD Benefit Clarification  
Date: March 20, 2023

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The Board of Trustees of the SFEW Health & Welfare Trust is pleased to announce two new paid leave benefits available under the SFEW Health & Welfare Plan, both funded by Employer contributions to the Plan: an emergency leave benefit and a pregnancy leave benefit. The Trustees also remind, and provide clarification to, Participants of the long-term disability benefit. Please read this Notice carefully.

### **I. EMERGENCY LEAVE BENEFIT – NEW BENEFIT!**

The new emergency leave benefit (“E-Leave Benefit”) is a substitute for the new San Francisco Public Health Emergency Leave Ordinance that became effective in 2022. Although the bargaining agreement does not provide you benefits under the City’s emergency leave law, you are eligible for the new E-Leave Benefit described below, effective January 1, 2023. Its purpose is to replace wages lost due to time off to care for you, or a specified family member’s, qualifying health-related condition due to a declared health emergency.

**How much is the benefit?** The daily E-Leave Benefit is:

- \$450 for journey-level employees
- \$300 for 4<sup>th</sup> and 5<sup>th</sup> year apprentices (periods 7 through 10)
- \$200 for 1<sup>st</sup> through 3<sup>rd</sup> year apprentices (periods 1 through 6)

Benefits are available for up to 10 workdays per year (no holidays or weekends) in half or full-day increments. You will not receive pension or other fringe credit on E-Leave Benefit payments.

**Who is eligible?** You are eligible if you have current health (including COBRA) coverage under the Plan and you are unable to work due to one or more of the following:

- You are recommended or required by a federal, California state, or San Francisco health order relating to a public health emergency, to take leave from work.
- Your healthcare provider advises that you isolate or quarantine due to a public health emergency.
- You have symptoms of, and are seeking or have received a positive medical diagnosis for, a possible infectious, contagious or communicable disease associated with a public health emergency.
- You are caring for a family member for whom any of the above conditions apply or whose school or place of care has been closed or health provider is unavailable due to a public health emergency.
- There is an air quality emergency, you primarily work outdoors and you (i) are diagnosed with heart or lung disease, (ii) have been previously diagnosed by your Physician with respiratory

problems such as asthma, emphysema, and chronic obstructive pulmonary disease, (iii) are pregnant, or (iv) are age 60 or older.

**What qualifies as a public health emergency?** A public health emergency is a local or statewide health emergency relating to a contagious, infectious, or communicable disease declared by the City's local health officer or the state health officer pursuant to the California Health and Safety Code, or a day when the Bay Area Air Quality Management District issues a Spare the Air Alert.

**Who qualifies as a family member?** A family member is a child, grandchild, grandparent, parent, sibling, spouse or domestic partner.

**How do I apply for the E-Leave Benefit?** Send a completed Emergency Leave Benefit Application form and any additional documentation required by EISB to the address on the form. The form is available from the Plan Office and on the EISB website at EISB.org. Your employer will submit verification to EISB which must be received before payment of any E-Leave Benefits.

**How are E-Leave Benefits taxed?** As regular wage payments. EISB will withhold state and federal income and other payroll taxes such as social security, Medicare and unemployment insurance. You will receive a separate Form W-2 reporting benefit payments and income tax withholding credits.

## **II. PREGNANCY LEAVE BENEFIT – NEW BENEFIT!**

The new pregnancy leave benefit ("Pregnancy Leave Benefit"), also effective January 1, 2023, partially replaces wages lost due to time off to pregnant members during pregnancy and post-partum recovery period. This benefit integrates with benefits that may be available under the California State Disability Insurance ("CASDI") and Paid Family Leave benefit programs, and functions as a supplement to these State-provided benefits, until exhausted. Pregnancy Leave Benefits must be used within 12 months from the date the benefit commences.

In addition, participants will not be eligible for the Plan's Long-Term Disability ("LTD") benefit or the Plan's Supplemental Paid Family Leave benefit during the same time period for which Pregnancy Leave Benefits are paid. For example, if a participant receives 8 weeks (2 months) of Paid Family Leave and 20 weeks (5 months) of the Pregnancy Leave Benefit, any available LTD benefit will be reduced by 7 months.

**How much is the benefit?** The weekly Pregnancy Leave Benefit is provided up to 20 weeks, up to the following maximum amounts:

- \$1,027.00 for journey-level employees
- \$821.60 for apprentices (10<sup>th</sup> 6 months (80%))
- \$770.25 for apprentices (9<sup>th</sup> 6 months (75%))
- \$718.90 for apprentices (8<sup>th</sup> 6 months (70%))
- \$667.55 for apprentices (7<sup>th</sup> 6 months (65%))
- \$616.20 for apprentices (6<sup>th</sup> 6 months (60%))
- \$564.85 for apprentices (5<sup>th</sup> 6 months (55%))
- \$513.50 for apprentices (4<sup>th</sup> 6 months (50%))
- \$462.15 for apprentices (3<sup>rd</sup> 6 months (45%))
- \$410.80 for apprentices (1<sup>st</sup> 12 months (40%))

The Plan Office will process Pregnancy Leave Benefit checks on a monthly basis.

**Who is eligible?** Any IBEW Local 6 member in good standing, with current health (including COBRA) coverage under the Plan but who is unable to work due to pregnancy or post-partum recovery, and who has collected all available California State Disability Insurance and Paid Family Leave. Eligibility for COBRA will meet the current health coverage requirement provided the participant is currently receiving group or individual health insurance that satisfies minimum essential coverage requirements under the Affordable Care Act.

**How do I apply for the Pregnancy Leave Benefit?** Send a completed Pregnancy Leave Benefit Application form and any additional documentation required by EISB to the address on the form. The form is available from the Plan Office and on the EISB website at EISB.org.

**How are Pregnancy Leave Benefits taxed?** As regular wage payments. EISB will withhold state and federal income and payroll taxes such as social security, Medicare and unemployment insurance. You will receive a separate Form W-2 reporting the benefit payments and income tax withholding credits.

### **III. LONG TERM DISABILITY BENEFIT – REMINDER & CLARIFICATION**

The Board wishes to remind members, and clarify notice and proof requirements, of the Plan's LTD Benefit and to alert current LTD Benefit recipients who have not provided a proper Physician Statement of a period, to March 31, 2023, in which a Physician Statement may be submitted in order to continue benefit payments.

To establish LTD Benefit eligibility you must notify the Plan Office and submit an Attending Physician's Statement form (available from the Plan Office) no later than the later of (i) the 120<sup>th</sup> day following the date your total disability commenced or (ii) the last day of the second calendar month following the month in which the Active Employee's hour bank is exhausted. If the Active Employee provides late notice to the Plan Office (such as more than two months after his or her hour bank is exhausted), the Active Employee will lose a number of monthly benefits equal to the number of months and partial months that the notice was provided late.

Proof from your attending Physician that you continue to be Totally Disabled may be required by the Plan from time to time. The Board may designate a Physician or other medical provider to make the disability determination. If you fail to furnish proof or if you refuse to be examined by a Physician or other medical provider (as designated and paid by the Plan), you will be deemed not to be Totally Disabled and your LTD Benefits will cease.

**Please note: Physician** means a duly licensed Doctor of Medicine (M.D.) or Doctor of Osteopathy (D.O.) authorized to perform medical or surgical services within the lawful scope of his or her practice, and any other health care provider having substantially equivalent status under state law. Any forms submitted by health care providers who do not meet this definition will not be accepted for eligibility determination purposes.

An Attending Physician Statement from Kaiser will be acceptable in lieu of the Plan's form.

**If you submitted an Attending Physician Statement from a health care provider other than a Physician as defined in the Plan (M.D. or D.O.) to establish eligibility for the LTD Benefit, you**

**must submit an updated Attending Physician Statement by or before March 31, 2023, to continue both receipt of LTD benefits and any related health coverage under the Health and Welfare Plan. If the updated form is not received by the Plan Office by March 31, 2023, your LTD Benefit and any disability-related health coverage will be suspended effective April 1, 2023.**

If you have questions about any of the benefits, please call EISB at (415) 263-3670.