

# Duluth Building Trades Health Fund

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## **SUMMARY OF MATERIAL MODIFICATIONS – NO. 1**

The Summary Plan Description for the Duluth Building Trades Health Fund dated September 1, 2023 is hereby amended as follows:

1. Effective September 1, 2023, the Plan’s “Initial Eligibility” rules at page 8 are amended by adding a new section that provides:

### **Optional Initial Eligibility for Newly Organized Employees**

If because of an organizing campaign a sponsoring union places a previously unorganized employee with a signatory employer, the employer, the employee, or a combination of the two can pay to the Fund within the employee’s first 10 calendar days after beginning employment, an amount equal to 405 hours multiplied by the then current active employee hourly contribution rate. If such a payment is made, the employee shall have initial eligibility on the first of the month after they begin employment. The number of contribution hours the employer’s payment represents are a credit against the employer’s obligation to contribute on behalf of the employee until the same number of hours are actually worked by the employee. If the employee leaves employment before working the number of hours the employer advanced on their behalf, neither the employee nor the employer has any claim against or is entitled to any credit from the Fund. The Fund will require the employer, the employee, and the union to complete a form that certifies application of this provision before it is effective.

2. Effective September 1, 2023, the Plan’s Medical Benefits, Preventive Care, sections 4 and 5 at pages 31-32 are amended as follows:

#### **4. Covered Preventive Services For Children**

- Alcohol, tobacco, and drug use assessments for adolescents
- Anemia risk assessment or screening, as appropriate
- Anxiety screening in children and adolescents aged 8 to 18 years
- Autism screening for children at 18 and 24 months
- Behavioral/social/emotional assessments throughout childhood
- Bilirubin concentration screening for newborns
- Blood pressure screening throughout childhood
- Blood screening for newborns
- Cervical dysplasia screening for sexually active females

- Depression and suicide risk screening for adolescents beginning routinely at age 12
- Developmental screening throughout childhood
- Dyslipidemia screening for children at higher risk of lipid disorders
- Fluoride varnish for all infants and children as soon as teeth are present and thereafter every 3 to 6 months based on risk
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing and vision screening for all children
- Height, weight and body mass index (BMI) measurements throughout childhood
- Hematocrit or hemoglobin screening for all children
- Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening for children at high risk
- HIV screening for adolescents at higher risk
- Hypothyroidism screening for newborns
- Lead screening for children at risk of exposure
- Maternal depression screening for mothers of infants at 1, 2, 4, and 6-month visits
- Obesity screening in children age 6 and older and up to three office visits a year for counseling and behavioral interventions
- Oral fluoride supplements for children without fluoride in their water source
- Phenylketonuria (PKU) screening for newborns
- Sexually transmitted infection (STI) prevention counseling for sexually active adolescents
- Skin cancer prevention behavioral counseling for adolescents
- Sudden cardiac arrest risk assessment for children aged 11 and older
- Tobacco use interventions, including education and brief counseling, to prevent initiation of tobacco use (including e-cigarette products, *i.e.*, vaping)
- Tuberculin testing for children at higher risk of tuberculosis
- Vision screening for children under age 5 to detect amblyopia or its risk factors, and period vision acuity screenings throughout childhood and adolescence

## 5. Covered Preventive Immunizations

Immunization vaccines, according to the recommended schedule:	Adults	Children
• Diphtheria, Tetanus, Pertussis (Whooping cough)	X	X
• Haemophiles Influenza Type B (Hib)		X
• Hepatitis A	X	X
• Hepatitis B	X	X
• Herpes Zoster (Shingles)	X	
• Human Papillomavirus (HPV)	X	X
• Inactivated Poliovirus		X

- Influenza (Flu shot) X X
- Measles, Mumps, Rubella X X
- Meningococcal X X
- Pneumococcal X X
- Rotavirus X X
- Varicella (Chickenpox) X X
- COVID-19 X X
- Respiratory Syncytial Virus (RSV) X X

3. Effective January 1, 2024, the Schedule of Benefits for Active Employees and Dependents (pages 1 and 2) are revised to add a new Maternity Leave Benefit, limited to bargaining unit employees working under a Labor Agreement with Painters Local 106, as follows:

<b>Schedule Of Benefits For Active Employees And Dependents</b>	
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<b>Maternity Leave Benefit (For Employees Covered by IUPAT Local 106 CBAs)</b>	
Weekly Benefit	66.67% of normal earnings, up to max of \$800
Maximum Benefit Period	6 months pre-delivery 6-8 weeks post-delivery

\*Contact the Fund Office regarding information on the Hearing Aid Discount Program or call EPIC Hearing at 1-866-956-5400 for assistance in locating hearing aid professionals.

4. Effective January 1, 2024, the new Maternity Leave Benefit is added to the Plan beginning on page 49 as follows:

**MATERNITY LEAVE BENEFIT (FOR EMPLOYEES COVERED BY IUPAT LOCAL 106 CBAS)**

The Maternity Leave Benefit described below is only available for active, bargaining unit employees working under an IUPAT Local 106 Collective Bargaining Agreement. This benefit is limited to IUPAT bargaining unit members because the Fund will be fully reimbursed for the cost of this benefit by the Painters and Allied Trades Labor Management Cooperation Initiative (LMCI).

**Eligibility**

In order to be eligible for the Maternity Leave Benefit, you must meet the following requirements:

1. You are an active participant and work for an employer that is signatory to a Labor Agreement with Painters Local 106 (not available to non-bargaining unit employees, spouses, children, or retirees);
2. You have worked at least 100 hours over the three (3) months preceding the date you begin Maternity Leave;
3. For pre-delivery leave, you have submitted certification from your medical doctor verifying that you are unable to perform your work duties due to physical limitations arising from your pregnancy; and,
4. You have not used this benefit within the past twenty-four (24) months.

## **Time Periods for Eligibility**

### **During Pregnancy (Pre-Delivery)**

1. In order for Maternity Leave Benefits to commence prior to delivery/birth, you must be deemed unable to work by your medical doctor. This certification must indicate that you are not able to work due to physical limitations arising from your pregnancy.
2. Eligibility Maternity Leave Benefits prior to delivery/birth will not begin until the onset of the fourth month of pregnancy.
3. The cumulative pre-delivery/birth benefit may be intermittent and shall not exceed six (6) months. After six (6) months, Maternity Leave Benefits will cease, regardless of your ability to return to work.
4. You may be required to submit re-certifications of your continued inability to work, upon request by the Fund Office.

### **Post-Delivery/Birth**

- Regardless of any benefit received pre-delivery/birth, you will be eligible for up to six (6) weeks of Maternity Leave after the birth of your child, with two (2) additional weeks available for Cesarean deliveries.

## **Amount of Maternity Leave Benefit**

- Maternity Leave Benefit is equal to 66.67% of your normal weekly earnings, up to a maximum of \$800.
- Your weekly earnings shall be determined to be the hourly wage based on a 40-hour work week. Benefits shall be calculated at the rate of 1/7 of the weekly benefit for each day of Maternity Leave when on leave for less than a full week.
- Maternity Leave Benefit payments are calculated using this formula:

$$66.67\% \text{ of normal Hourly Wage} \times 2080 \div 52 = \text{Weekly Maternity Leave Benefit } (\$800 \text{ cap})$$

## **Not Concurrent with Other Leave**

- Maternity Leave cannot be taken concurrently with Weekly Income Benefits. Participants that are eligible for both Maternity Leave and Weekly Income Benefits will be required to first exhaust their Maternity Leave benefit.

## **Exclusions**

No Maternity Leave Benefits shall be payable for any of the following:

1. Surrogate-related pregnancies;
2. Adoption of a child;
3. Foster care of a child;
4. Participants on the Reduced Self-Pay Plan.