



UA LOCAL 46 TORONTO BENEFIT PLANS

June 8, 2020

TO: ALL MEMBERS OF THE UA LOCAL 46 HEALTH AND WELFARE PLAN

RE: NEW TEMPORARY COVID-19 RELIEF GRANTS

We know that these are difficult times and many of our members have lost employment as a result of the current COVID-19 pandemic. Many members that did lose their employment due to the pandemic are now in receipt of the Canada Emergency Response Benefit of the Employment Insurance Emergency Response Benefit (CERB) (*see footnote for more details on the CERB*).ⁱ

Under normal circumstances, a member who loses employment would receive Employment Insurance (EI) benefits and members in the hi-rise sector would have their income topped up by our Supplemental Unemployment Benefit (SUB) Plan. Unfortunately, it is not legally permissible for our SUB Plan to provide any top-up benefits for periods during which you are in receipt of the CERB. However, the Canadian government does allow individuals to receive up to \$1,000 per month in income from other sources, and still be eligible for CERB benefits.

Accordingly, we are implementing a COVID-19 Relief Grant payable from the UA Local 46 Health and Welfare Plan to assist our eligible, unemployed members who are receiving or have received CERB benefits.

Will I be eligible?

As this Relief Grant will be payable from the Health and Welfare Plan, all members of the Health and Welfare Plan will be entitled to receive this Relief Grant if they meet the eligibility criteria. Members in both the hi-rise and low-rise sector will be eligible. This Relief Grant is a temporary, emergency, financial assistance benefit for eligible UA Local 46 members who are in receipt of the CERB and meet the special conditions set out below.

How much might I get?

This benefit will be paid from the Health and Welfare Plan and is payable effective March 30, 2020 to June 29, 2020. The Relief Grant amount is \$195 per week and a retroactive payment will be provided if you are eligible to receive one. We are aware that the CERB may be payable for up to 16 weeks and as late as October, 2020. The Trustees will assess the cost of this Relief Grant and the finances of the Health and Welfare Plan to determine whether the Relief Grant can be further extended. However, as noted, this benefit is currently payable only to June 29, 2020.

What are the special conditions?

In order to qualify for the Relief Grant, you must:

- be an active member of the Health and Welfare Plan and have been eligible for benefits as at March 30, 2020;
- be a member in good standing of UA Local 46;
- be in receipt of CERB benefits for the time period for which you are claiming the Relief Grant;

- provide acceptable proof of receipt of CERB benefits;
- not have been actively employed during the period for which you are applying for the Relief Grant;
- not been in receipt of UA Local 46 pension, short term/long term disability benefits or WSIB at any time during the period for which you are applying for the Relief Grant;
- not have voluntarily terminated your employment, be on vacation or be in receipt of EI benefits;
- sign a declaration stating you will repay any Relief Grants paid to you, should it later be determined that you were not eligible for CERB benefits; and
- worked for a minimum of 100 hours combined during January and February 2020 and for which contributions were remitted on your behalf to the Health and Welfare Plan.

How do you apply for the COVID-19 Relief Grant?

You must complete a Relief Grant application form from the Benefit Plan website <http://www.ua46benefits.com/home> and you must ensure you complete both pages (partially completed forms will be returned).

Submit the completed application form to ua46grant@bpagroup.com.

The application for periods prior to June 29, 2020 must be submitted **by no later than July 31, 2020**.

You must provide proof of receipt of CERB along with your application form.

Please note that this Relief Grant is a taxable benefit. You will receive a T4A slip next year for the amount of Relief Grant paid to you and, depending on your tax situation; you may find that you owe taxes due to these payments.

For all questions concerning the COVID-19 Relief Grant available to members of the UA Local 46 please visit <http://www.ua46benefits.com> or submit an email enquiry to ua46grant@bpagroup.com

Trustees

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Information Note

ⁱ The CERB is a taxable benefit program introduced by the Canadian government to provide temporary income support for workers who have stopped working due to COVID19. It is jointly administered by Service Canada and the Canada Revenue Agency (CRA). The benefit is \$500 per week for a maximum of 16 weeks for individuals who are eligible for EI regular or sickness benefits or who have recently exhausted EI regular benefits.