

## Oklahoma and Arkansas Carpenters Health and Welfare Fund

### **IMPORTANT ANNOUNCEMENT**

The Trustees have diligently continued to monitor the Health and Welfare Fund. In spite of the coronavirus pandemic, the Fund continues to be in good shape. The Trustees know that these are trying times. Work is down in many places, and participants are concerned about maintaining their coverage under the Fund. The Trustees are making a temporary change in the eligibility requirements, in response to this crisis, to make it easier to keep your coverage.

The Trustees will be adding up to 125 hours to your Hour Bank if you have been affected by the coronavirus. Remember that it takes 125 hours to qualify for a month's coverage. And hours you earn over the 125 required hours go into your Hour Bank. Hour Banks are limited to 625 hours. While we would like to add hours for everyone, to conserve our resources during this critical time, the 625 hour limit on the Hour Bank will stay in effect. Here are some examples of how this will work:

Example A: Suppose you have 23 hours in your Hour Bank. If you have been affected by the coronavirus, we will add 125 hours to your Hour Bank, to bring it up to 148 hours.

Example B: Suppose you have 625 hours in your Hour Bank. We will not add any hours to your Hour Bank, since it is already at the maximum.

Example C: Suppose you have 550 hours in your Hour Bank. If you have been affected by the coronavirus, we will add 75 hours to your Hour Bank, to bring it up to 625 hours.

What does it mean to have "been affected by the coronavirus"? If you meet ANY one of the following items, you have "been affected by the coronavirus".

1. You have been diagnosed with COVID-19 or SARS-CoV-2 by a test approved by the Centers for Disease Control and Prevention.
2. Your spouse or dependent has been diagnosed with Covid-19 or SARS-CoV-2 by a test approved by the Centers for Disease Control and Prevention.
3. You have experienced adverse financial consequences as a result of being quarantined due to COVID-19.
4. You have experienced adverse financial consequences as a result of being unable to work due to lack of child care due to COVID-19.
5. You have experienced adverse financial consequences as a result of being furloughed or laid off or having your hours reduced due to the COVID-19.

To receive these hours, you will need to complete a form and send it to the administrator. On the form you will have to indicate which of the above items applies.

To get your form you can:

Write to: Oklahoma and Arkansas Carpenters Health and Welfare Fund  
c/o Southern Benefit Administrators  
P.O. Box 1449  
Goodlettsville, TN 37070-1449

Call: 1-800-831-4914 (toll free)

FAX: 1-615-855-6168

e-mail: [????@sba.com](mailto:????@sba.com)

BOARD OF TRUSTEES  
April 25, 2020