






# PCT Benefit Cascade

## Empire State Merit Apprenticeship Alliance, Inc. Apprentice Benefit Master Welfare Plan Effective: 10/01/2007; Revised: 02/02/2023

Each time fringe supplement dollars are deposited into your Trust account they are placed into the first "bucket" of your employer-designated cascade. The first bucket captures the funds it needs to pay for benefits before allowing unused money to flow to the second bucket. The second bucket collects the funds it needs to pay for benefits, and then unused money flows to the third bucket. This process repeats itself down the entire cascade.

Benefit	Cascade
<b>401(k) Profit Sharing Plan:</b> Collects 5% of period deposit amount.	 A black bucket with the number "#1" on it. Above the bucket is a curved arrow pointing from the top right towards the bucket.
<b>Payments:</b> Each week, supplements collected in this bucket will be transferred directly to your retirement plan administered by the pension plan provider selected by the Merit Alliance. Deposits sent to the retirement plan from the Trust will be invested according to the percentages designated by the apprentice on their retirement plan enrollment form.	
<b>Insurance Premiums:</b> Collects the current month's premium plus five (5) months of reserves (default.) Individual collection amounts established by the Merit Alliance.	 A black bucket with the number "#2" on it. Above the bucket is a curved arrow pointing from the top right towards the bucket.
<i>Premium amounts, coverage levels and insurance providers depend on plan enrollment and insured level. Premiums subject to change by the insurer.</i>	
<b>Payments:</b> Each month, supplements will be used to pay the premium(s) due. Any premiums, or portion of a premium due that cannot be paid from the supplements available in this bucket are the responsibility of the apprentice. If this bucket does not have enough funds to pay for the premium currently due, funds can be transferred from other buckets, if available, at the Merit Alliance's discretion.	
<b>Tuition:</b> Collects a maximum of \$4.00 per YTD (Year-to-date) hour, maximum of \$5,040 per 12 month period (default.) Individual collection amounts established by the Merit Alliance.	 A black bucket with the number "#3" on it. Above the bucket is a curved arrow pointing from the top right towards the bucket.
<b>Payments:</b> Supplements collected and available in this bucket are to provide training benefits to the apprentice as determined by the Merit Alliance.	
<b>Holiday/Vacation:</b> Collects a maximum of \$1.30 per YTD hour worked to provide Holiday/Vacation benefits as determined by the Merit Alliance (default.) Collection amount subject to change. Individual benefit amounts may be established by the Merit Alliance.	 A black bucket with the number "#4" on it. Above the bucket is a curved arrow pointing from the top right towards the bucket.
<b>Payment:</b> Supplements collected and available in this bucket are for payments to the apprentices for Holiday/Vacation benefits based on Merit Alliance paid Holiday/Vacation policy.	
<b>Sick:</b> Collects a maximum of \$1.70 per YTD hour, to provide a maximum of 5 days sick benefits per year as determined by Merit Alliance (default). Collection amount subject to change. Individual benefit amounts may be established by the Merit Alliance.	 A black bucket with the number "#5" on it. Above the bucket is a curved arrow pointing from the top right towards the bucket.
<b>Payment:</b> Supplements collected and available in this bucket are for payments to the apprentices for Sick benefits based on Merit Alliance paid Sick policy.	

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**Training MACTI (MTT):**

Collects a maximum of \$2.25 per YTD hour worked (default). Individual benefit amounts may be established by the Merit Alliance.

**Payments:** Supplements collected and available in this bucket are to provide training benefits to the apprentice as determined by the Merit Alliance.



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**Supplemental Unemployment:**

Collects the balance of fringe supplements. If no funds have accrued in this bucket, then no benefit is available.

Your Trust account will pay a Supplemental Unemployment benefit calculated by formula **only** when you are involuntarily separated from employment due to seasonal layoff/ short week/reduced hours/partial layoff status. The weekly max of this benefit is calculated by the Merit Alliance and is subject to change.

**How to File a Supplemental Unemployment Claim:**

1. Go to the "Apprentice Documents" section of our website <http://meritalliance.org/our-apprentices/apprentice-documents/> Password: newhire
2. Go to the final document in the list ("Benefit Claim Form - SUI, Vacation for Current Apprentices") for an online form. You will not need to print anything. Enter the requested information and click on "submit form" at the bottom. The form gets sent directly to HR Coordinator Carolyn Steinhauer by email. She will confirm receipt. Note: this form does not work well on a phone or when using Chrome. Use another browser.
3. Note, the Supplemental Unemployment Benefit will be paid based on your Alliance defined private hourly wage x 8 hours per day. Funds will only be distributed if funds are available in your SUI bucket. If no funds are available, no benefit can be provided.
4. You must submit a request for each week unemployed. The deadline is Monday 8 am for claims for the previous week.
5. This form can also be used to claim vacation. Funds will only be distributed if there are funds in your vacation/holiday bucket. If no funds are available, no benefit can be provided.

SIGNED SUPPLEMENTAL VERIFICATION FORM MUST BE ON FILE TO BE ELIGIBLE FOR PAYMENTS.

PAYMENTS FULLY TAXABLE (excluding employer/ apprentice FICA) AS INCOME AND REPORTED ON IRS W-2.

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**NOTE:** Any funds remaining in your Trust account following separation from the apprenticeship program (graduation, resignation or termination) will be transferred by GMR to your 401(k), up to the maximum amount allowed by regulation. Note, there is a standard 90-day waiting period before remaining Trust funds will be released to your 401(k) account.