BOARD OF TRUSTEES OF
THE PIPE FITTERS’ WELFARE FUND, LOCAL 597 AND
THE PIPE FITTERS’ INDIVIDUAL ACCOUNT AND 401(k) PLAN, LOCAL 597

EMERGENCY RESOLUTION

NOW COMES, the Boards of Trustees of the Pipe Fitters’ Welfare Fund, Local 597 (“Welfare Fund”) and the Pipe Fitters’ Individual Account and 401(k) Plan, Local 597 (“401(k) Plan”) and hereby resolve as follows:

WHEREAS, the President of the United States has declared a national emergency related to the COVID-19 international pandemic;

WHEREAS, state and federal officials have laid out widespread COVID-19 testing and treatment protocols;

WHEREAS, widespread layoffs are expected as a result of the disease mitigation effort suggested or imposed by federal, state and local authorities; and

WHEREAS, the Boards of Trustees of the Welfare Fund and 401(k) Plan (“Trustees”) desire to help their participants through these difficult temporary circumstances.

NOW THEREFORE, the Trustees resolve as follows, effective immediately:

1. All Welfare Fund participants eligible for benefits as of March 1, 2020 shall remain eligible for benefits until June 30, 2020, without regard to any other provision of the Welfare Plan.

2. The Welfare Plan will cover diagnostic testing and related treatment for COVID-19, regardless of the setting (i.e., emergency room, urgent care centers, physician office visits) and without regard to any cost sharing or pre-authorization provisions of the Welfare Plan. Additionally, such diagnostic testing and related treatment will be covered at no cost regardless of whether the services are provided in-network or out-of-network.

3. The Welfare Fund will treat all physician-ordered quarantines as a Sickness, beginning on the date of the physician’s order, that prevents the participant from performing his/her job for purposes of the Weekly Accident and Sickness Disability Benefit. The physician’s order must specify the length of any applicable quarantine.

4. Telemedicine services used to discourage office visits and contain community spread of COVID-19 will be covered without regard to the cost-sharing provisions of the Welfare Plan.
5. The Welfare Fund will continue the Weekly Accident and Sickness Disability Benefits for all participants receiving it without requiring additional documentation for the next four (4) weeks (subject to the 26-week maximum). The Administrative Manager of the Welfare Fund may continue this provision from week to week as she sees fit based on staffing levels and whether the crisis has subsided.

6. Effective immediately until December 31, 2020, the 401(k) Plan will allow any Participant who is laid off from their Employer on or after March 1, 2020 to make a one-time emergency in-service withdrawal from their Employer Contribution Account in an amount not to exceed $10,000.00 (subject to the maximum amount in such Participant’s Employer Contribution Account). Such withdrawal shall be subject to applicable rules regarding taxes and withholding, including without limitation an excise tax, as applicable. The Administrative Manager is instructed to accept a Participant’s written self-certification of lay-off as sufficient proof of lay-off.

FURTHER, RESOLVED, that, unless the Trustees otherwise agree in writing and except for item #6 above which expires December 31, 2020, these Resolutions and the provisions amended herein expire as of June 1, 2020.

FURTHER, RESOLVED, that because of the emergent nature of this crisis and the difficulties of holding in-person meetings and/or getting hard copies signed, this Resolution may be approved via email with unanimous written consent. The Administrative Manager shall keep copies of the applicable emails from the Trustees evidencing their approval.