

Please find attached Summary of Benefits from the State that may be available to construction workers. In addition, "Sick Leave" benefits are covered under the Vacation/Holiday/Sick Leave Fund.

*Links to Vacation and Sick Leave information.*

*<https://carpenterfunds.com/vacholidaysickleave/>*

*If the members have any questions on Sick Leave withdrawals they should contact the Trust Fund <https://carpenterfunds.com/contact/> For any other questions they should contact their Local Union Rep, Local Union contact information is available on the Regional Council website <https://www.nccrc.org/>.*

*Early withdrawal incorporating Sick Leave provisions went effective July 1, 2019.*

*"Early Withdrawal*

*Even though the Vacation, Holiday and Sick Leave Trust Fund is designed for an annual January 31st payout, Participants may elect an alternate payment date. Upon receipt by the Fund Office of an authorized application for an Early or Sick Leave Withdrawal, individual requests for an early payment may be considered.*

*Effective July 1, 2019:*

- *When applying for an "Early or Sick Leave Withdrawal", you may request either*
  - A. A portion of the money or all the money in your account from the current Benefit Work Year, or*
  - B. All the money in your account from the current Benefit Work Year plus a portion of the money, or all the money, in your account from the following Benefit Work Year.*
- *The first two "Early or Sick Leave Withdrawals" will not be subject to a fee for that portion of your account that was scheduled to be paid out on the next January 31<sup>st</sup>, which is the "current Benefit Work Year".*
- *A "third" request or more for an "Early or Sick Leave Withdrawal" from the "current Benefit Work Year" will be subject to a \$150 fee per request.*
- *All requests for an "Early or Sick Leave Withdrawal" for money in the "following Benefit Work Year" scheduled to be paid out the January 31<sup>st</sup> after the current Benefit Work Year is paid, will be subject to a \$150 fee."*