

IMPORTANT NOTICE

FOR THE ACTIVE MEMBERS OF THE DRYWALL, ACOUSTIC, LATHING AND INSULATION LOCAL 675 LIFE AND HEALTH TRUST FUND



May 28, 2020

RE: Emergency Relief Grant Program

Dear Member:

COVID-19 and the response to this pandemic required extensive safety precautions be taken by all levels of government, your Local Union and Employers. While job sites were closed to allow for the development and implementation of screening, cleaning and other safety policies and procedures, a number of members were unemployed and applied for Employment Insurance Benefits (EI). However, with the introduction of the Canadian Emergency Relief Benefit (CERB) on March 15, 2020, some Members who were unemployed due to COVID-19 and applied for EI received CERB or Employment Insurance Emergency Relief Benefit (EIERB) of \$2,000 for four weeks, in place of EI.

The members in receipt of CERB/EIERB in place of EI were then advised that the Government of Canada would not allow payment of their Supplementary Unemployment Benefits (SUB) when they were unemployed and receiving CERB/EIERB. Your Board of Trustees was very disappointed in this decision by the Federal Government and immediately started working hard with their professional advisors and legal counsel to find an alternative. As a result, the Trustees have amended the Life and Health Benefit Trust Fund to provide an Emergency Relief Grant.

1. What is the Emergency Relief Grant? and when is it effective?

Effective June 1, 2020, the Life and Health Benefit Trust Fund will provide relief payments to provide additional financial benefits to Members who were not able to work due to the COVID-19 pandemic, were in receipt of CERB/EIERB in place of EI and were therefore unable to make a claim for the \$100 per week SUB benefit. The Emergency Relief Grant (ERG) is retroactive to March 15, 2020.

2. How much relief grant money will I receive from the Emergency Relief Grant Program?

You will receive up to \$400 per 4-week period for up to 16 weeks.

3. What are the conditions to apply for payment(s) from the Emergency Relief Grant Program?

- a. You are a Member of Local 675 in good standing. This benefit is for Active Members only, not available to retirees or dependents.
- b. You have not refused work, unless for a valid reason e.g. caregiver.
- c. Your employment must have been disrupted due to the COVID-19 pandemic on or after March 15, 2020 and before October 4, 2020.

- d. You must have received CERB/EIERB benefits.
- e. You must have been eligible under the DALI Local 675 Life and Health Benefit Plan when your employment was disrupted.
- f. You must file your complete application and attachments with DALI Local 675 before November 1, 2020.

4. How do you apply for the Emergency Relief Grant?

- a. Complete the Application Form – attached to e-mail notice, under the Forms tab of your myMANION account (portal or app) or available through the Local 675 website – www.local675.ca.
- b. Attach proof of CERB payments received (\$500 per week) using the My Payments page from your My Services Canada Account.
- c. You must be enrolled for Direct Deposit under the DALI Local 675 Trust Funds, if not go to your myMANION account and provide the banking information required, otherwise provide a copy of a VOID cheque with this application. The copy of the VOID cheque must clearly outline the bank account you wish the ERG to be paid to. This benefit is available by direct deposit only.
- d. Send the fully completed Application, proof of CERB and as applicable, banking information via e-mail to Local 675 at ssarra@local675.ca, or mail to or drop off at the front door of the DALI Local 675 offices at 222 Rowntree Dairy Road, Woodbridge, ON L4L 9T2.

5. Who do I contact for assistance?

For Assistance applying for the DALI Emergency Relief Grant (relief grant), please contact Manion's Contact Center via phone at 1-866-532-8999 or via e-mail at askus@mymanion.com. Please clearly advise that you are making an inquiry about the Emergency Relief Grant.

For assistance on the federal government CERB program, please visit their website at: <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>

For assistance on the federal government EI programs – call **1-833-371-2725** or go to: <https://www.canada.ca/en/services/benefits/ei.html>

6. Are the Emergency Relief Grant payments taxable income?

Yes, ERG payments are taxable. Minimum tax is being withheld at source and you will receive a T4A in 2021 for them.

7. Do I need to report the Emergency Relief Grant payments as “income” when reapplying for the CERB?

Yes. ERG payments are considered taxable income. The CERB program however allows an individual to earn up \$1,000 (before taxes) or less during a 4-week eligibility period in addition to the CERB payment. As such the \$400 that the ERG Program will pay you every 4 weeks will not affect your benefit from the CERB and there will be no claw back unless you have received over \$600 of employment or self-employment income during the same period.

8. When will the payments from the Emergency Relief Grant program be made?

It is the Trustees understanding that payments from the ERG will not reduce or eliminate your entitlement to CERB if your total income with the relief grant is less than \$1,000 per month before tax. Therefore, DALI Local 675 will start accepting your applications for the ERG (Relief Grant) on June 1, 2020. ERG payments will be deposited into your bank account within 3 to 5 business days of your completed application being approved. Please understand there may be delays in the first few weeks as we expect large volumes of applications.

9. How often can I apply for a grant payment from the ERG?

You may apply for weeks where you received CERB from March 15, 2020 to May 31, 2020 on your first application. After that you must reapply monthly (every 4 weeks) to get the ERG.

10. Can I get my Emergency Relief Grant payments by cheque?

No. The ERG will only make payments by direct deposit into your bank account. In order to receive a payment, you are required to provide your banking information online (myMANION) or via VOID Cheque when you complete your first ERG claim form.

11. If I was off work (i.e. diagnosed with COVID-19 or in self isolation) and then go back to work, am I still eligible for a payment from the Emergency Relief Grant program?

Yes. The program is effective for all periods of lost income resulting from loss of employment from March 15, 2020 up to a maximum of 16 weeks.

12. What do I need to do to ensure continuation of payments from the ERG program?

Members will be required to provide DALI Local 675 with regular monthly confirmation that they are still out of work and in receipt of a CERB payment in order to continue receiving the ERG payments. DALI Local 675 will be auditing member documentation and reviewing employer remittances to ensure continued eligibility compliance.

13. What If I am receiving a pension and working when I get laid off, am I eligible for a payment from the ERG?

No. If you are receiving a pension from the DALI Local 675 Pension Plan, you are not eligible for this benefit. This benefit is for active members who lose their jobs due to the COVID-19 pandemic.

14. I am a retiree and got diagnosed with COVID-19. Can I apply for the ERG?

No. This benefit is only for active members who lose their jobs due to the COVID-19 pandemic.

15. When I return to work for a Contributing Employer can I continue to receive a payment from the ERG?

Yes, but only if the income you receive from your contributing employer plus ERG does not exceed the \$1,000 monthly maximum under the CERB benefit. Otherwise, no. Fraudulent claims or claims found not to satisfy the eligibility criteria will be investigated and members caught making false or ineligible claims will be penalized including taking all steps necessary to recover any overpayments. The funds used to pay these benefits come from members and are for assisting our members who have lost their jobs.

16. Do I qualify for ERG if I am already receiving EI Regular or Sickness Benefits as of March 15, 2020?

If you are receiving EI benefits, you should continue to report to Service Canada as normal. Then, as applicable, you are to apply for DALI Local 675 Supplementary Unemployment Benefits; you are not eligible for ERG.

If your EI benefits end before October 3, 2020, you can apply for the CERB, if you are still unable to return to work due to COVID-19. Once you are in receipt of payments from CERB, you may apply for ERG.

17. What should I do if Service Canada claws back (reduces) my EI regular benefits because I reported that I am receiving the ERG?

When reporting the Relief Grant to Service Canada provide the following information:

- a. DALI Local 675 established the ERG benefit of \$100 per week to assist union members and their families during the COVID-19 crisis.
- b. The payment comes from the DALI Local 675 Life and Health Benefit Trust Fund.
- c. The benefit is a "relief grant" as described under section 35(7)(c) of the Employment Insurance Regulations and as such does not reduce EI entitlements

Yours truly,

**The Board of Trustees of the Drywall, Acoustic, Lathing and Insulation Local 675
Life and Health Benefit Trust Fund**

John Deluca	Joe Sleva	Dan Daly	Ron Johnson
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DISCLAIMER

The Trustees have the authority to determine the nature, amount and duration of benefits to be provided through the Drywall Acoustic Lathing and Insulation Local 675 Life and Health Benefit Trust Fund. Decisions made by the Trustees regarding changes to the benefits provided will be made with the intent of ensuring that the Trust Fund remains in a "healthy position" without accumulating "excessive assets." Please note that any particular benefit that is provided time including the ERG cannot be guaranteed to continue to October 3, 2020. The Trustees reserve the right to amend, suspend, delete, or terminate any benefit at any time as in their discretion they deem appropriate.