

Health & Welfare and COBRA – Union

Ship Repair & VFAB SEA Union Trust Employees

We are providing this information as a resource but please know that your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and official plan documents, the plan documents will prevail.

Most health plans have made the following enhancements to accommodate testing of COVID:

- Waive any out-of-pocket costs associated with testing for COVID-19. This includes both the cost of the test as well as office visits or other provider charges related to the testing.
- Treatment of COVID-19 will still be subject to applicable cost sharing.
- Temporary suspension of any prior authorization requirement for treatment or testing of COVID-19.

Your plan may also be **temporarily relaxing refill-too-soon guidelines** for pharmacies and members located in impacted states for as long as the emergency is in effect. This will assure members have an adequate supply in advance of a potential quarantine.

Please reach out to the Plan Administrator to learn more about how your plan may be responding to these recommended changes.

FREQUENTLY ASKED QUESTIONS

What happens to my Medical/Dental/Vision/FSA benefits if I'm not working hours or am terminating employment with Vigor?

Vigor sends your Plan Administrator hours each month and they use that data to determine your benefits eligibility. Vigor does not administer your plan nor do we have insight into the eligibility requirements for your specific plan. Please reach out to your Plan Administrator directly if you have any questions. Generally, benefits will end the last day of the month in which your qualified hours don't meet plan eligibility requirements or your employment ends with Vigor. Examples:

- If qualified hours in March 2020 fall below your plan eligibility requirements, benefits will end 3.31.20
- if your termination date is 4.15.20, your benefits will end 4.30.20

How do I know if I had enough hours to meet the plan eligibility requirements?

Each Trust has their own requirement in terms of hours needed to maintain coverage but generally these types of hours count – hours worked, any paid time off benefit used and protected family leave hours all count toward benefits. If you have questions including those about banked hours, please contact your Plan Administrator directly as Vigor does not have access to this information. Contact information for your Plan Administrator is provided in the Contact Information section.

How can I continue my health and welfare benefits after they end?

You will be given an opportunity to continue your health benefits, at your expense, generally for up to 18 months. This is called COBRA (Consolidated Omnibus Budget Reconciliation Act). Approximately 3 weeks

after the end of your active coverage, you will receive COBRA information in the mail. Please make sure Vigor has your most current address on file. You will need to make a selection within 60 days of losing active coverage and return the paperwork to the COBRA administrator for your plan. If you elect and make payment for COBRA, coverage is retroactive to the date that you lost active coverage. You may have to pay for services out of pocket and seek reimbursement if you need care before COBRA coverage is in place. Contact for the Plan Administrator is provided in the Contact Information section.

Losing your coverage is a qualifying event. You may want to consider other available options for health insurance such as enrolling on a spouse's plan or purchasing your own plan through the marketplace. Marketplace contacts provided in the Contact Information section.

What will happen to my 401k?

In trying times it can be tempting and we understand in some cases necessary, to turn to your 401K account to help shore up your day to day finances. We encourage all employees to stay the course by keeping up their salary deferrals and for those that might have access to loans or withdrawals, to consider their options carefully. If accessing your 401K account becomes necessary we hope the following information will help explain your options.

If you are eligible for the Vigor 401K plan, you may make changes to your salary deferral at any time by contacting T Rowe Price. Generally speaking, it takes one to two pay periods before any changes are reflected on your paycheck. If you participate in Vigor's 401k plan, you are 100% vested in both your contributions as well as Vigor's matching contributions to your account.

Eligible and active employees may take loans from the 401K plan by contacting T Rowe Price. Employees may also be eligible for Hardship Withdrawals under certain circumstances, including now for certain circumstances related to the Corona Virus outbreak. T Rowe Price can review hardship options with you. Those employees over 59 ½ may take in-service withdrawals from their 401k account. Please contact T Rowe Price, our 401k administrator, for more details.

If you currently have a 401k loan and go on an unpaid leave, you will be responsible for continuing to make loan payments directly to T Rowe Price so that your loan does not default. Reach to T Rowe Price directly to learn about payment options including ACH. Contact provided in the Contact Information section.

What is the Employee Assistance Program (EAP) and what services are provided?

The EAP helps employees privately solve problems that may interfere with your work, family and life in general. EAP services are always confidential and provided by experts. Some of the services that are provided free to you, your dependents and all household members are; 24-hour crisis help, up to 3 face to face counseling sessions, online consultations, legal and financial services, among others. Contact for RBH provided in the Contact Information section.

What can I do if I have additional questions about my health & welfare benefits?

You may contact your union representative directly, their contact information is provided in the Contact Information section.

CONTACT INFORMATION - Union

Benefits Administrator Contacts

Benefits Administrator	Benefits Admin Phone Number	Benefits Admin Email/Website	Company/Location	Union(s)
Benesys	206.518.9730	www.benesys.com	Vigor Marine PDX Vigor Marine SEA Vigor Shipyards SEA Vigor Fab PDX	Painters 10 Painters 300 Painters 300 Electricians 48
Northwest Administrators	866.312.4592	www.nwadmin.com	Vigor Fab SEA Vigor Marine SEA Vigor Shipyard SEA Vigor Shipyard SEA Vigor Shipyard SEA	Boilermakers 104 Boilermakers 104 Boilermakers 104 Teamsters 117 Teamster 174
US Benefits	503.235.8363	www.yourusbenefits.com	Vigor Works Clackamas/Vancouver	Ironworkers 516
Vigor Benefits Team	503.247.1651	benefits@vigor.com	Vigor Fab PDX Vigor Marine Hawaii Vigor Marine Hawaii	Boilermakers 104 Machinists 1998 Boilermakers 627
Welfare & Pension Administrative Service	206.441.7574	www.wpas-inc.com	Vigor Marine PDX Vigor Shipyard SEA Vigor Shipyard SEA Vigor Shipyard SEA WA Marine Repair SEA Vigor Shipyard SEA Vigor Marine SEA	Operating Engineers 701 Operating Engineers 286 Operating Engineers 302 Electricians 46 Laborers 252 Laborers 252 Laborers 252
William C Earhart	503.460.5245	www.wcearthart.com	Cascade General PDX Cascade General PDX Cascade General PDX Cascade General PDX Cascade General PDX Cascade General PDX Cascade General PDX Cascade General PDX Cascade General PDX Vigor Marine PDX Vigor Marine PDX Vigor Marine PDX Vigor Marine PDX WA Marine Repair PDX WA Marine Repair SEA Vigor Works PDX	Painters 10 Boilermakers 104 Sheetmetal 16 Teamsters 162 Plumbers Pipefitters 290 Electricians 48 Machinists 63 Operating Engineers 701 Laborers 737 Boilermakers 104 Sheetmetal 16 Laborers 296/737 Machinists 63 Boilermakers 104 Laborers 252 Sheetmetal 16
Zenith American Solutions	206.352.9728	www.zenith-american.com	Vigor Fab SEA Vigor Fab SEA Vigor Marine SEA Vigor Marine SEA Vigor Marine SEA Vigor Shipyard SEA Vigor Shipyard SEA	Plumbers/Pipefitters BT 32 Plumbers/Pipefitters MT 32 Plumbers/Pipefitters 26 Plumbers/Pipefitters 32 Sheetmetal 66 Plumbers/Pipefitters 32 Sheetmetal 66

Union Representative Contacts

Union Rep	Union Rep Phone Number	Union Rep Email/Website	Company/Location	Union(s)
Ben Heurung	503.369.1716	bheurung@metaltrades.org	Contact for all Ship Repair CBA affiliates	Metal Trades
Bill Albin	425.806.0302	balbin@iuoe302.org	Vigor Shipyard SEA	Operating Engineers 302
Bill Elzie	503.257.0162	belzie@teamsters162.com	Cascade General PDX	Teamsters 162
Brent Reed	206.441.5554	reed@iupatdc5.org	Vigor Marine SEA Vigor Shipyards SEA	Painters 300 Painters300
Brian Richart	503.288.5295	brianrichart@boilermakerslocal104.org	Cascade General PDX Vigor Marine PDX WA Marine Repair PDX	Boilermakers 104 Boilermakers 104 Boilermakers 104
David Jacobsen	206.412.2960	djacobsen@teamsters174.org	Vigor Shipyard SEA	Teamsters 174
Harry Thompson	253.395.6500	harry@ibew46.com	Vigor Shipyard SEA	Electricians 46
Kal Rhode	425.493.5900	Kalr@smw66.org	Vigor Marine SEA Vigor Shipyard SEA	Sheetmetal 66 Sheetmetal 66
Keith Nester	425.277.6680	keith@ualocal32.com	Vigor Fab SEA Vigor FAB SEA Vigor Marine SEA Vigor Shipyard SEA	Plumbers/Pipefitters BT 32 Plumbers/Pipefitters MT 32 Plumbers/Pipefitters 32 Plumbers/Pipefitters 32
Matt Komperda	206.441.4860 ext 1266	Matt.komperda@teamsters117.org	Vigor Shipyard SEA	Teamsters 117
Mike Bridges	360.431.1472	mikebridges@ibew48.com	Cascade General PDX	Electricians 48
Pat Christensen	503.612.4940	christensen@ua290.org	Cascade General PDX Vigor Marine PDX	Plumbers/Pipefitters 290 Plumbers/Pipefitters 290
Rich Ohmie	541.801.2209	rohmie@local737.org	Cascade General PDX	Laborers 737
Rusty Gabel	253.472.9692 ext 104	rusty@iam160.com	Vigor Fab SEA Vigor Marine SEA Vigor Shipyard SEA WA Marine Repair PDX/SEA	Machinists 79 Machinists 79 Machinists 79 Machinists 79
Scott Oldham	503.257.6644 971.219.3299	scotto@iupatdc5.org	Cascade General PDX Vigor Marine PDX	Painters 10 Painters 10
Shawn Eckelberry	503.254.0123	seckelberry@smw16.org	Cascade General PDX Vigor Marine PDX	Sheetmetal 16 Sheetmetal 16
Steve Behling	206.854.4902 Office: 206.623.6473	stevebehling@boilermakerslocal104.org	Vigor Fab SEA Vigor Marine SEA Vigor Shipyard SEA WA Marine Repair SEA WA Marine Repair Port Angeles	Boilermakers 104 Boilermakers 104 Boilermakers 104 Boilermakers 104 Boilermakers 104
Toby Hoffman	206.441.5554 253.229.9976	toby@iupatdc5.org	Vigor Marine SEA Vigor Shipyards SEA	Painters 300 Painters 300
Tom Wishard	503.650.7701	tom@iuoe701.com	Cascade General PDX Vigor Marine PDX	Operating Engineers 701 Operating Engineers 701
Troy Andrews	253.472.5130	troy@laborerslocal252.org	Vigor Marine SEA Vigor Shipyard SEA WA Marine Repair SEA	Laborers 252 Laborers 252 Laborers 252

Additional Contacts

HEALTH INSURANCE MARKETPLACE

Oregon
855.268.3737
Info.marketplace@oregon.gov

Washington
855.923.4633
customersupport@wahbexchange.org

401k

T. Rowe Price
800.922.9945 rps.troweprice.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Reliant Behavioral Health
866.750.1327 www.myrbh.com
Access Code: VIGOR

UNEMPLOYMENT

Oregon Employment Department
877.877.1781
www.oregon.gov/employ/ui

Washington Employment Department
800.318.6022
<https://access.wa.gov/employment>