

**APPLICATION FOR FUNERAL DONATION**  
**UNITED BROTHERHOOD OF CARPENTERS AND JOINERS OF AMERICA**

c/o Zenith American Solutions  
10440 Little Patuxent Parkway, Suite 700  
Columbia, MD 21044  
Phone: (800) 335-7515  
Fax: (410) 997-3657

All applications for UBC funeral donations must be filed within twelve months from the date of the member's death and must be accompanied by the following papers:

1. Certificate of Death from proper authorities.
2. Copy of funeral bill if person applying for donation paid or has assumed financial responsibility for bill.
3. Letter of Administration if the person is applying on behalf of the estate of the deceased member.

Funeral Donations are divided into the following categories. Check the category applying to this application:

- ☐ 1. Death of Benefit Schedule 1 member.  
☐ 2. Death of Benefit Schedule 2 member.

**PART I: INFORMATION REGARDING LOCAL UNION:**

Local Union Number 82 Phone No. 404 453-1301  
Local Union Address 300 15th St So #1  
City GREAT FALLS, State/Province MT, Zip/Postal Code: 59405-2456  
Name of Financial Secretary of Local Union: MARIO MARTINEZ

**PART II: INFORMATION REGARDING DECEASED MEMBER:**

Name of Deceased Member: \_\_\_\_\_

SSN/SIN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Date of Initiation: \_\_\_\_\_

Member's Age: \_\_\_\_\_ Date of Death: \_\_\_\_\_

Dues Payment History for 12 months prior to member's death:

(Must only be completed if Local Union is not on the ULTRA system):

<u>Amount of Dues</u>	<u>Date Paid - Amount Paid</u>	<u>Months For Which Dues Paid</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

The date the full amount of monthly dues is received by the Local Union is considered the date of payment. Partial payment should not be shown as full payment.

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**PART III: INFORMATION REGARDING PERSON APPLYING FOR DONATION:**

Name of Person Applying for Donation: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

SSN/Estate ID No.: \_\_\_\_\_

Relationship to Deceased: ☐ Spouse ☐ Daughter ☐ Son ☐ Other: \_\_\_\_\_

If the person applying for the donation is not the spouse of the deceased member, does the deceased member have a surviving spouse? (Check One) ☐ Yes ☐ No ☐ Not Applicable

If the person applying for the donation is not the spouse or child(ren) of the deceased member, does the deceased member have a surviving spouse or surviving child(ren)? (Check One) ☐ Yes ☐ No ☐ Not Applicable

Did the person applying for the donation pay or assume responsibility for funeral bill? (Check One) ☐ Yes ☐ No. If yes, attach bill.

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**PART IV: SIGNATURE OF LOCAL UNION OFFICER.**

This form must be signed and dated by the President, Vice President or Financial Secretary of the Local Union.

\_\_\_\_\_  
Signature of Officer

\_\_\_\_\_  
Title

Date: \_\_\_\_\_  
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**FOR OFFICE USE ONLY** (Do Not Complete) Claim No.: \_\_\_\_\_ Date Rec'd: \_\_\_\_\_

Amount Paid: \_\_\_\_\_ Class: \_\_\_\_\_ Tax: \_\_\_\_\_ Status \_\_\_\_\_ Sex: \_\_\_\_\_ Yrs Service \_\_\_\_\_ Years \_\_\_\_\_ Mos.

Cause of Death Code: \_\_\_\_\_

Status of Application: ☐ Approved ☐ Pending ☐ Denied

Reason: \_\_\_\_\_

CANADIAN ☐

Rev. 5/2012

# UNITED BROTHERHOOD OF CARPENTERS AND JOINERS OF AMERICA

## FUNERAL DONATION PROGRAM

### SUMMARY PLAN DESCRIPTION

EFFECTIVE JANUARY 1, 2011

The United Brotherhood of Carpenters and Joiners of America (the "United Brotherhood") provides a funeral donation benefit for the purpose of seeing that deceased members are respectfully interred. The funeral donation program is governed by the UBC Constitution. The current sections of the UBC Constitution pertaining to UBC funeral donations are Sections 48 and 49. This summary plan description ("SPD") summarizes the current provisions of the UBC Constitution, as amended at the 40<sup>th</sup> General Convention, pertaining to funeral donations and explains how the amount of the donation is determined, who is eligible for the donation, and the application process for donations. Please note that this program may be modified or terminated in the future.

### **I. ELIGIBILITY**

A funeral donation will be paid after your death to a person applying for the donation who qualifies for the donation under the order of priority set forth in Section 48-B of the UBC Constitution if a timely and properly completed application for the donation is filed and if donations to members of your Local Union have not been suspended under Section 45-J of the UBC Constitution at the time of your death, provided that each of the following eligibility requirements is met:

- You were admitted to membership in the United Brotherhood before January 1, 1994;
- You have at least 30 years continuous membership in the United Brotherhood under Schedule 1 or 2 at the time of your death;
- You were not over age 60 at the time of admission to the United Brotherhood; and
- You die while in good standing and at least three months after fully squaring any arrearages in monthly dues.

If the above eligibility requirements are not met, the person applying for the donation is not qualified to receive the donation under the order of priority set forth in Section 48-B of the UBC Constitution, a timely and properly completed application is not filed, or funeral donations to members of your Local Union have been suspended under Section 45-J of the UBC Constitution at the time of your death, no funeral donation will be payable.

### **II. AMOUNT OF FUNERAL DONATION**

The amount of the donation is based on your status at the time of your death. The amounts are as follows:  
Schedule 1 Status: \$1,000      Schedule 2 Status: \$300

In accordance with Section 48-B of the UBC Constitution, the donation will be paid in the following order of priority:

- (1) To any person, including your estate, providing satisfactory proof that he or she has paid the funeral bill, in an amount not to exceed the full donation or the amount of the bill, whichever is the lesser; (referred to as the First Order of Priority);
- (2) If no satisfactory proof of payment as called for under (1) is received by the office designated by the General Secretary-Treasurer to process funeral donations within 60 days following the date of your death, or if there is a remainder after payment is made under (1), the full donation, or the remainder, may be paid to:
  - (a) your surviving spouse;

- (b) if there is no surviving spouse, to one or more of your surviving children, if any, in amounts to be determined at the sole discretion of the General Secretary-Treasurer; and
- (c) if there is no surviving spouse or surviving child, to your estate. However, if no estate has been opened, the General Secretary-Treasurer may pay the donation to the person who has accepted responsibility for your funeral expenses.

### III. CLAIMS PROCEDURES

If your death occurs on or after January 1, 2006, the person applying for the donation must submit the following information to the Local Union in which you maintained your membership at the time of your death:

- (1) Copy of your death certificate;
- (2) If the person applying for the donation has paid the funeral bill or assumed responsibility for the payment of the funeral bill, a copy of the funeral bill;
- (3) His or her full name and address;
- (4) His or her Social Security Number or the Estate ID Number, if applicable.
- (5) His or her relationship to you (i.e., spouse, daughter, son, or other);
- (6) If the person is applying on behalf of your estate, letter of administration.

The above information should be provided as soon as possible after your death and should be received by the Local Union in which you maintained your membership at the time of your death by the fifteenth day of the twelfth month following your death, unless the person applying for the donation is seeking a donation under the first order of priority.

**Example:** If an eligible member's death occurs on January 5, 2011 (and the person applying for the donation is not applying for the donation under the first order of priority), the death certificate and other information listed above should be provided to the Local Union in which the member maintained his or her membership at the time of death by no later than January 15, 2012.

If the person applying for the donation is seeking a donation under the first order of priority, the above information should be submitted to the Local Union in which you maintained your membership by no later than 45 days after the date of your death. For information regarding the first order of priority, see the section entitled, "Important Information Regarding First Order of Priority" below.

**Note:** In the event that the person applying for the donation experiences difficulty in obtaining and providing a copy of the death certificate, funeral bill, or other information within the required time period, he or she should notify the Local Union, in writing, of his or her interest in applying for a donation prior to the fifteenth day of the twelfth month following the date of your death if the person is not seeking a donation under the first order of priority or prior to 45 days after the date of your death if the person applying for the donation is seeking a donation under the first order of priority. The letter to the Local Union should indicate what document(s) he or she is having difficulty obtaining, advise when it is expected that such additional information will be provided, and include any required information that he or she does have. However, if a person seeking a donation under the first order of priority is having difficulty obtaining a copy of the funeral bill, the person should submit other proof to the Local Union that he or she has paid the funeral bill within 45 days of the member's death. (See the section entitled "Important Information Regarding First Order of Priority" for further information regarding the first order of priority.)

After receiving the above documentation (or notification that the person applying for the donation is having difficulty in obtaining the documentation), the Local Union involved will complete the donation application and forward it to the office designated by the General Secretary-Treasurer to process funeral donation applications.

All donation applications filed by Local Unions with respect to members whose death occurs on or after January 1, 2006, must be received by the office designated by the General Secretary-Treasurer to process funeral donation

applications within twelve months following the date of death. If an application is timely filed and approved, a check payable to the appropriate party will be forwarded to the Financial Secretary of the Local Union for distribution.

**Donations are only payable on behalf of eligible members whose death occurs on or after January 1, 2006, while this program and SPD are in effect, if the donation application from the Local Union is received by the office designated by the General Secretary-Treasurer to process funeral donation applications within twelve months of the date of death. If a donation application from the Local Union is not received by the office designated by the General Secretary-Treasurer to process funeral donation applications within twelve months of the date of your death if you die on or after January 1, 2006, no funeral donation will be payable, even if you otherwise meet the eligibility requirements for a donation. Under Section 49-B of the current UBC Constitution, all applications for funeral donations with respect to members whose death occurs on or after January 1, 2006, must be filed within twelve months from the date of death, and failure to do so invalidates the claim.**

For purposes of determining timeliness of a donation application, a donation application filed by a Local Union will be considered to be received within twelve months of the date of death if it is received by the office designated by the General Secretary-Treasurer to process funeral donation applications by the last day of the twelfth month following your death.

**Example:** If an eligible member's death occurs on January 6, 2011, a donation application submitted by the Local Union must be received by the office designated by the General Secretary-Treasurer to process funeral donation applications by no later than January 31, 2012, in order for the application to be timely.

If the last day of the month in which the application must be received is a weekend or holiday, any donation application received on the next working day following the weekend or holiday will be treated as being received on the last day of such month.

**Important Information Regarding First Order of Priority:** Under the first order of priority set forth in Section 48-B of the UBC Constitution and described under the section entitled "Amount of Funeral Donation" above, the first order of priority is to any person, including the deceased member's estate, providing satisfactory proof that he or she has paid the funeral bill. In order to be considered payable under the first order of priority, satisfactory proof that the person applying for the donation has paid the funeral bill must be received by the office designated by the General Secretary-Treasurer to process funeral donation applications within 60 days from the date of the member's death. If satisfactory proof that the person applying for the donation has paid the funeral bill is not received by the office designated by the General Secretary-Treasurer to process funeral donation applications within 60 days following your death, no UBC funeral donation will be payable under the first order of priority. Thus, if a person is seeking the donation under the first order of priority, the person applying for the donation should provide a copy of the death certificate, funeral bill, and other required information to the Local Union within 45 days of the member's death. If the office designated by the General Secretary-Treasurer to process funeral donation applications does not receive a funeral donation application from the Local Union with satisfactory proof that a person applying for the donation under the first order of priority has paid the funeral bill within 60 days after the member's death, no funeral donation will be payable under the first order of priority.

NOTE: Under Section 49-B of the UBC Constitution, all applications for funeral donations with respect to members whose death occurred prior to January 1, 2006 must have been filed within six months from the date of the member's death; failure to do so shall invalidate the claim.

#### **IV. IF CLAIM IS DENIED: NOTIFICATION OF DENIAL**

If an application for a funeral donation is denied, in whole or in part, the person applying for the donation and the Local Union that submitted the application will be notified of the denial within 90 days of the receipt of the donation application by the office designated by the General Secretary-Treasurer to process funeral donation applications, unless it is determined that special circumstances exist that require an extension. Under special circumstances, an extension of time for up to 90 days may be required. If an extension is needed, the person applying for the donation



will be notified in writing before the end of the 90-day period of the special circumstances and the date by which it is expected that a decision will be made.

If an application for a funeral donation is denied, in whole or in part, the person applying for the donation will be sent a written notice that will: explain why the claim was denied; cite the provision(s) of the Constitution of the United Brotherhood of Carpenters and Joiners of America on which the decision was based; describe any additional material and information that would be needed in order for the claim to be granted and explain why the material or information is needed; and include a description of the Plan's appeals procedure and the time limits applicable to such procedure.

## **V. APPEALS PROCEDURE**

Within three months from the date the applicant receives a notice of denial, the applicant, or his or her authorized representative, may appeal the denial to the General Executive Board by mailing a written appeal to the General Executive Board of the United Brotherhood. The appeal should state in clear and concise terms the reason(s) for disputing the denial and also should include any additional information and documents that would help support the claim. If the applicant does not appeal within the three-month period, the denial of the claim is considered to be correct and final.

Upon request and free of charge, the applicant or his or her duly authorized representative will be provided reasonable access to and copies of all documents, records, and other information relevant to the applicant's claim for benefits. A document, record or other information is "relevant" and is required to be made available to the applicant only if it (a) was relied upon in making the benefit determination; (b) was submitted, considered, or generated in the course of making the benefit determination; or (c) demonstrates compliance with the Plan's administrative processes and safeguards required under federal law.

The General Executive Board (or subcommittee of the General Executive Board) will determine whether the denial of the claim was correct and will notify the applicant in writing of the determination within a reasonable period of time, but no later than 60 days after the appeal was first received, unless the Board determines that an extension is necessary. The review by the General Executive Board (or subcommittee of the General Executive Board) will take into account all comments, records, and other information submitted by the applicant, without regard to whether such information was submitted or considered in the initial determination. The General Executive Board may extend the time for response for up to another 60 days if special circumstances require. Notice of any extension, indicating what special circumstances exist and the date by which a final decision is expected, will be furnished to the applicant before the end of the initial 60-day period.

The General Executive Board will inform the applicant of its decision on the appeal in writing. In the event that the appeal is denied, in whole or in part, the notice will (a) contain the reason(s) for the decision; (b) cite the Plan provisions on which the Board relied in making the decision; (c) include a statement indicating that the applicant or his or her authorized representative is entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant to the claim for benefits, and (d) include a statement of the claimant's right to bring an action under Section 502(a) of ERISA.

## **VI. AUTHORIZED REPRESENTATIVE**

A person applying for the donation can appoint an authorized representative to act on his or her behalf in applying for the benefit or appealing a benefit denial. The applicant, however, must notify the General Secretary-Treasurer of the United Brotherhood in advance, in writing, of the name, address, and phone number of the authorized representative.

## VII. IMPORTANT INFORMATION

Please note that all revenues of the United Brotherhood, including those provided for payment of funeral donations, are part of the United Brotherhood's assets for the general management of the union, and may be subject to the claims of general creditors of the United Brotherhood. If claims of general creditors of the United Brotherhood or other circumstances should require use of those revenues, funeral donations may be reduced or terminated. Furthermore, this program may be modified or terminated and benefits may be eliminated, in whole or in part, by amendment to the UBC Constitution in accordance with the UBC Constitution. In addition, this program may be modified or terminated and benefits may be eliminated, in whole or in part, as permitted by the UBC Constitution. This SPD may be modified at any time by the General Executive Board of the United Brotherhood.

Pursuant to Section 45-J of the UBC Constitution, if your Local Union is three months in arrears to the United Brotherhood or a Council in the payment of per capita tax, the General President of the United Brotherhood may suspend payment of all donations to the Local Union or its members. If funeral donations to members of your Local Union are suspended pursuant to Section 45-J of the UBC Constitution at the time of your death, no UBC funeral donation will be payable on your behalf.

## VIII. ADDITIONAL INFORMATION

In carrying out their respective responsibilities under the plan, the United Brotherhood, and other plan fiduciaries and individuals to whom responsibility for the administration of the plan has been delegated, will have discretionary authority to interpret the terms of the plan and to determine eligibility and entitlement to plan benefits in accordance with the terms of the plan. Any interpretation or determination under such discretionary authority will be given full force and effect, unless it can be shown that the interpretation or determination was arbitrary and capricious.

### ADMINISTRATIVE INFORMATION

<b>Plan Sponsor</b>	United Brotherhood of Carpenters and Joiners of America
<b>EIN Number</b>	35-0723065
<b>Plan Administrator</b>	General Executive Board United Brotherhood of Carpenters and Joiners of America 101 Constitution Avenue, N.W., 10th Floor Washington, DC 20001 (202) 546-6206
<b>Agent for Service of Legal Process</b>	Andris J. Silins General Secretary-Treasurer United Brotherhood of Carpenters and Joiners of America 101 Constitution Avenue, N.W., 10th Floor Washington, DC 20001
<b>Name of the Plan</b>	United Brotherhood of Carpenters and Joiners of America Funeral Donation Program
<b>Type of Plan</b>	Welfare Plan
<b>Type of Administration</b>	Contract Administration
<b>Plan Year</b>	Calendar Year
<b>Funding Medium</b>	General Assets/Insurance purchased from Union Labor Life Insurance Company

The Plan is maintained pursuant to the Constitution of the United Brotherhood of Carpenters and Joiners of America.

A copy of the UBC Constitution may be obtained by a member upon written request to the General Secretary-Treasurer. A small fee may be charged for a copy of the UBC Constitution.

## YOUR RIGHTS UNDER ERISA

You are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

1. Receive information about your plan and benefits; examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts.
2. Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and updated summary plan description. The administrator may make a reasonable charge for the copies.

Prudent Actions by Plan Fiduciaries. In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

Enforce Your Rights. If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. If it should happen that you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions. If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.