If your claim for a welfare benefit is denied 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 require a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you have a right to sue 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 your failure beyond the control of the Administrator. If you have a claim for benefits that is denied in whole or in part, you may seek assistance from the U.S. Department of Labor, or you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan’s money, or if 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 will pay court costs and legal fees. If you are successful the court may order the person you 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 frivolous.

If you have questions about your Plan, you should contact the Plan Administrator. If you have questions about this statement or any part thereof, you may write to the Department of Labor to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

U.S. Department of Labor
Public Disclosure Room
1100 First Street NE
Suite 850
Washington, DC 20210

You may also have the legally protected right to examine the annual report at the main office of the Plan Administrator. If you have questions about the Plan, you may write to:

AFL-CIO Mutual Benefit Plan
501 Union Plaza
Washington, DC 20002

AFL-CIO Mutual Benefit Plan
Suite N-1513
Washington, DC 20002

AFL-CIO Mutual Benefit Plan
200 Constitution Avenue NW
Suite N-1513
Washington, DC 20210

AFL-CIO Mutual Benefit Plan
Public Disclosure Room
200 Constitution Avenue NW
Suite N-1513
Washington, DC 20210

AFL-CIO Mutual Benefit Plan
The Fund c/o Union Privilege
1100 First Street NE
Suite 850
Washington, DC 20002

AFL-CIO Mutual Benefit Plan
The Fund c/o Union Privilege
1100 First Street NE
Suite 850
Washington, DC 20002

AFL-CIO Mutual Benefit Plan
U.S. Department of Labor
Public Disclosure Room
200 Constitution Avenue NW
Suite N-1513
Washington, DC 20210

AFL-CIO Mutual Benefit Plan
Union Privilege Credit Cards are issued by Capital One, N.A., pursuant to a license from Mastercard International Incorporated.

You have the right to receive a copy of the full annual report, or any part thereof, on request.

The items listed below are included in that report:

1. An accountant’s report;
2. Assets held for investment;
3. Loans or other obligations in default or classified as uncollectible;
4. Transactions in excess of 5 percent of the plan assets;
5. Insurance information including sales commissions paid by insurance carriers;
6. Financial information and information on payments to service providers; and
7. Transactions in excess of 5% of plan assets.

To obtain a copy of the full annual report, or any part thereof, write the office of:

The Fund c/o Union Privilege
1100 First Street NE
Suite 850
Washington, DC 20002

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both.

You also have the right to receive a copy of the full annual report from the plan administrator; these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

To qualify for a Disability Grant you must complete the required application and provide documentation to demonstrate that you meet the eligibility requirements. Your Cap and/or Teamster Privilege Credit Card account: (i) has been unoccupied for at least 90 consecutive days within the 12-month period prior to the date that you submit an application for a Disability Grant; (ii) has, within the 12 months prior to your application for a Disability Grant, lost 25 percent or more of your monthly income (for a minimum of 90 consecutive days) due to the disability income loss); and (iii) that the illness or disability that caused the period of unemployment occurred at least three (3) months after you became a Union Plus or Teamster Privilege Credit Cardholder.

To qualify for a Disability Grant you must provide proof of the disability income loss for the period of illness or disability, the date of illness or disability, and proof of income before and after the date of illness or disability. If you qualify, the Plan will pay you a Disability Grant of 60% of the demonstrator average monthly disability income loss, up to a maximum grant of $2,700. The minimum Disability Grant is $1,600. All grants will be rounded to the nearest $100.

You may only receive one Disability Grant under this Program for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you can only receive one Disability Grant for any unique illness or disability event.

To qualify for a Job Loss Grant, you must meet the following requirements: You must have been employed in a full-time job for at least 60 months prior to the date you submit an application for a Job Loss Grant (the “job loss”) and that the job loss occurred at least three (3) months after you became a Union Plus or Teamster Privilege Credit Cardholder.
You must provide documentation of the date you became unemployed due to a strike or lockout and proof that the duration of the strike or lockout was at least 30 consecutive days.

4) Strike Grants — To qualify for a Strike Grant, you must complete the required application and provide documentation to the Plan that you: (i) are a union member in good standing with an eligible union; (ii) are a Union Plus or Teamster Privilege Credit Card account holder; and (iii) the strike loss occurred at least three (3) months after you became a Union Plus or Teamster Privilege Credit Card Cardholder.

You may only receive one Strike Grant per strike loss event(s) that took place during the 12-month period prior to the date that you submit your application for a Strike Grant. If you lose your Union Plus or Teamster Privilege Credit Card account, you may only receive one Strike Grant per strike loss event(s) that took place during the 12-month period prior to the date that you submit your application for a Strike Grant. You may only receive one Job Loss Grant under the CAP regardless of the number of multiple Union Plus or Teamster Privilege Credit Card accounts you have.

5) Hospital Grants — To qualify for a Hospital Grant, you must complete the required application and provide documentation to the Plan that you: (a) are a Union Plus or Teamster Privilege Credit Card account holder; (b) the hospitalization (“Hospital Charges”), (b) the amount of the hospitalization event(s) that took place during the 12-month period prior to the date that you submit your application for a Hospital Grant under the CAP; (c) the amount of the strike or lockout was at least 30 consecutive days.

You may only receive one Strike Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you may only receive one Job Loss Grant for any unique job loss.

6) Job Loss Grant — To qualify for a Job Loss Grant, you must complete the required application and provide documentation to the Plan that you: (i) are a Union Plus or Teamster Privilege Credit Card account holder; (ii) you have multiple Union Plus or Teamster Privilege Credit Card accounts, you may only receive one Job Loss Grant for any unique job loss.

7) Sponsor Plan — The Plan is administered by the Board of Trustees of the Plan. The Union Plus Credit Card Assistance and the Union Privilege Credit Card Assistance is provided when the Plan administrator is the Board of Trustees of the AFL-CIO Mutual Benefit Fund.

8) Identification Number — The AFL-CIO has assigned EIN 33-0228712 by the IRS. The Plan Number is 501.

9) Trustee Plan — The Plan is established by the AFL-CIO Mutual Benefit Fund, a not-for-profit entity

10) Funding Medium — The Plan’s fiscal year ends December 31.

11) Claim Determinations — You will be sent a written notice explaining why. You have the right to appeal a denial of your claim with the Plan’s Board of Trustees. You have the right to bring an action in state or federal court. Failure to exhaust these administrative remedies will result in the loss of your ability to appeal.

12) Henry C. Jackson Services — The Henry C. Jackson Services provides a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant and beneficiary with a copy of this summary annual report.

13) Termination of Coverage & Loss of Eligibility — The Plan Administrator may terminate or amend the eligibility rules for the Program in its sole discretion. The Trustees may establish whatever rules are necessary for the administration of the Program and have the right to discontinue benefits under the Program at any time. You must provide complete and accurate information on any application or request made to, and copies of, all documents, records, and other information relevant to your claim for benefits, and (d) a statement of your right to bring an action in state or federal court.

The Board of Trustees has the power and sole discretion to interpret and, apply, construe, and administer the provisions of the Plan and make rules and regulations governing the construction, interpretation, and application of the Plan. The decision of the Board of Trustees is final and binding.

If you disagree with any part of the decision, you are not required to appeal the decision. However, you must exhaust your administrative remedies by appealing the denial before you have the right to bring an action in state or federal court. Failure to exhaust these administrative remedies will result in the loss of your ability to appeal.

17) Submitting a Claim — You may apply for Program benefits electronically at unionplus.org/applicant. If you are denied Program benefits, you have the right to appeal a denial of your claim with the Plan’s Board of Trustees. You have the right to bring an action in state or federal court. Failure to exhaust these administrative remedies will result in the loss of your ability to appeal.

18) Claim Determinations — You will be sent a written notice explaining why. You have the right to appeal a denial of your claim with the Plan’s Board of Trustees. You have the right to bring an action in state or federal court. Failure to exhaust these administrative remedies will result in the loss of your ability to appeal.

19) Statement of ERISA Rights — As a participant in the AFL-CIO Mutual Benefit Fund, you are entitled to certain rights and protections under ERISA. A copy of all Plan participants shall be entitled to:

*Examine, without charge, at the Plan Administrator’s office, all documents governing the Plan and copies of the Plan’s annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Repository.

*Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant and beneficiary with a copy of this summary annual report.

*Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan and copies of the Plan’s annual report (Form 5500 series).

*Have the right to bring an action in state or federal court. Failure to exhaust these administrative remedies will result in the loss of your ability to appeal.

19) Statement of ERISA Rights — As a participant in the AFL-CIO Mutual Benefit Fund, you are entitled to certain rights and protections under ERISA. All Plan participants shall be entitled to:

*Examine, without charge, at the Plan Administrator’s office, all documents governing the Plan and copies of the Plan’s annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Repository.

*Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant and beneficiary with a copy of this summary annual report.

*Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan and copies of the Plan’s annual report (Form 5500 series).

*Have the right to bring an action in state or federal court. Failure to exhaust these administrative remedies will result in the loss of your ability to appeal.

*Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant and beneficiary with a copy of this summary annual report.