

OPERATING ENGINEERS LOCAL 49 HEALTH AND WELFARE FUND



WORKER WELLNESS PROGRAM



WHAT IS THE WORKER WELLNESS PROGRAM (WWP)?

The WWP is a replacement solution to recent paid time off legislation that the Operating Engineers Local 49, along with the bargaining parties, have included into most eligible Minnesota-based Collective Bargaining Agreements (CBA). The WWP pays you taxable wages when you miss work for reasons outside your control. Examples of such reasons include, but are not limited to:

- weather,
- illness or injury (yours or a family member's),
- healthcare appointments,
- jury duty,
- death of a loved one,
- temporary unavailability of work from your current employer, and
- other qualified reason.



HOW DO I ACCESS BENEFITS?

The best way to access WWP benefits is through the self-service web portal at www.health49.org. There, you can check your contribution history, check your eligibility status, see the current balance of your WWP Account, sign up for direct deposit of your WWP withdrawals, and request benefits.

To request benefits: submit the amount of WWP benefits you are claiming along with the time period that you missed work. The balance in your WWP Account must be equal to or greater than the amount you are requesting; and you must self-certify that you missed work for the indicated time period for which you are seeking WWP benefits.



WHAT HAPPENS WHEN I RETIRE AND WHAT HAPPENS IF I DIE?

When you retire, you will no longer be eligible for benefits under the WWP. However, upon retirement, the balance of your WWP Account will be rolled over to your HRA. If you die while you are eligible, the balance of your WWP Account will be paid to your estate.



WHAT IS A WWP ACCOUNT, AND HOW DOES IT WORK?

Your WWP Account is a ledger that tracks the maximum benefit payable to you at any time, similar to a Health Reimbursement Arrangement (HRA) account. Your employer will make contributions to your WWP Account as long as the CBA that you worked under is eligible and included in the WWP program. Those contributions will be credited to your WWP Account. While the WWP Account is tied to the Health Fund, the funds in your WWP Account do not accumulate towards building up your Dollar Bank for health care eligibility or HRA account. This money is separately allocated as a wage replacement for time missed at work for the above referenced broad reasons.



HOW MUCH MONEY ARE YOU GETTING INTO YOUR WWP ACCOUNT AND WHEN DOES IT BEGIN?

This amount depends on which CBA your employer is signatory to and which zone your work is being performed. If you would like to determine your exact WWP hourly contribution rate, please contact your Local Business Agent, check the website portal or contact Wilson-McShane Corporation. The initial WWP hourly contribution rate begins with work performed beginning in May 2024 followed by a subsequent increase to the WWP contribution rate in May 2025. You may request your first WWP distribution claim in late June 2024 once contributions for May work hours are made by your employer, subject to the balance in your WWP Account.