

FAQs

Please refer to the Summary of Material Modification for details of the AFL Hotel and Restaurant Workers Health and Welfare Trust Fund Dependent Care Benefit - Elder/Disabled Care (“SMM”). If there is any conflict between the FAQs and the SMM, the SMM will control.

How do I apply for benefits?

Welcome to the AFL Hotel and Restaurant Workers Health and Welfare Trust Fund Dependent Care Benefit - Elder/Disabled Care. When you are ready, you have the option to apply online via your mobile phone or computer or print the forms and deliver/mail to BRMS. All forms need to be completed and submitted for informal care or formal care benefits.

Are benefits for Hawaii residents only?

Yes. The participant and the eligible relative must both reside at the same residence in Hawaii.

What if both spouses are participants?

Only one (1) slot is available per family whether or not both spouses are participants.

How and When do I file a claim?

You will file your claim after being awarded a slot. For either formal or informal care, you will need to submit a Proof of Payment form each month. For both formal and informal care, you will need to submit a new benefit election form if your information changes throughout the year. The forms include an affidavit that will ask you to certify that the disbursements meet the criteria for the eligible relative and covered services. You may be reimbursed as often as monthly if the required documentation is received.

How will reimbursement be made?

Reimbursement is made by direct deposit to your bank account. Banking information is collected from the form you submit when you first enroll. Usually, if you do not receive reimbursement as expected, it may be because your banking details are incorrect, you forgot to submit a required form upon the award of the benefit, or you have not worked the required amount of hours to qualify for the benefit. For details on what paperwork you need to submit to get reimbursed, visit <https://local5.sterlingadministration.com>.

When will I receive my reimbursement?

Provided all required documentation is timely submitted, reimbursements will be deposited by BRMS mid-month following the month of services. The first payment of the plan year will be February 2026, if you are awarded a benefit slot in January.

Is the Elder or Disabled Care Benefit taxable to me?

This benefit may be considered taxable by the Internal Revenue Service. You will be asked to submit a W-4 and HW-4 to the Plan. You will receive a W-2 from the Plan showing the amount of benefit received for filing with your tax return. Reimbursement under the Plan may also impact your ability to take a "Childcare and Dependent Care Tax Credit". Please consult with a competent tax advisor regarding your particular situation.