

DEPENDENT CARE BENEFIT NEW ELDER/DISABLED CARE

We're pleased to announce a new benefit designed to help eligible AFL Hotel and Restaurant Workers Health and Welfare Trust Fund participants cover a portion of caregiving expenses for elderly and disabled relatives, so you can continue working with peace of mind. "Elder/Disabled Care" will now be offered as part of the Dependent Care Benefit commencing January 1, 2026 through December 31, 2026 ("Plan Year"). Here is a summary of the program. See the Summary of Material Modifications for the official plan rules.

Benefit Overview: Eligible members may apply to receive monthly financial reimbursement for a portion of caregiving expenses paid for an Eligible Relative, as defined below.

Benefit pays: **\$325/month** (gross payment, less withholding taxes if taxable) for caregiving services provided by:

- **Informal Provider:** a friend, relative, neighbor or who cares for your elderly or disabled relative in your home (an informal provider cannot be you, your spouse, domestic partner, child under 19 or dependent); or
- **Formal Provider:** a home care agency or Adult Day Care Center providing services related to care for an Eligible Relative.

How the Elder/Disabled Care Benefit works: Each year, the Trust Fund will set the budget for this benefit and determine how many benefit slots will be available. For 2026, the projected number of available benefit slots is:

256 Slots for Elder/Disabled Care

Because the number of benefit slots are limited, they will be awarded on a first come, first served basis. For this reason, we encourage you to apply online via your smartphone or computer.

Eligible Services and Expenses:

- **In-home caregiving** services related to custodial care for an Eligible Relative.
- **Adult Day Care Center** services related to care for an Eligible Relative, which center provides services for more than six individuals (other than individuals who reside at the facility).

For any care provided outside an Eligible Employee's home, the Eligible Relative must regularly spend at least 8 hours a day in the Eligible Employee's home.

Eligibility - You must meet the Eligibility requirements stated in the Dependent Care Benefit – Elder/Disabled Care ("Summary of Material Modification" or "SMM"), Section II (see SMM pages 2 - 3):

Eligible Relative- Your relative must meet all the following:

- Be your spouse or domestic partner, a disabled child 13 years and older, a parent, a current parent-in-law, current step-parent or step-parent-in-law or a grandparent;
- Be mentally or physically incapable of self-care; and
- Reside with you in Hawaii for more than half the calendar year.

When will you receive reimbursement? Reimbursement is available for eligible caregiving services that have already been provided. You can expect a direct deposit to your bank account mid-month following the month of service, assuming all eligibility criteria are met and you have submitted the required provider form and proof of payment.

How to apply: You may apply using your smartphone or; computer, mailing in forms, or submitting in person. To apply by phone, point your phone camera to the QR Code (separate cover).

To apply via computer, click: <https://local5.sterlingadministration.com>

To apply in person or to submit the forms by mail, go to BRMS, 500 North Nimitz Highway, Suite 209; Honolulu, HI 96817-5315