

**PIPE TRADES SERVICES MN WELFARE FUND**

Continuing Your Coverage While on Minnesota Paid Leave

Beginning January 1, 2026, you may be entitled to benefits under the Minnesota Paid Leave Law. For any period in which you are approved for paid family leave or paid medical leave benefits under the Minnesota Paid Leave Law or similar state law (i.e., the “**paid leave period**”), you are entitled to a continuation of your Welfare Fund coverage. The process for a continuing coverage during the paid leave period that applies to you will depend on whether your Employer is operating under a negotiated agreement with a Local Union for the Welfare Fund to continue your coverage during the paid leave period.

1. **Continuation under Negotiated Agreement.** You are eligible to receive “**Paid Leave Premium Credit**” for each day of your paid leave period. Paid Leave Premium Credit is a reduction of your monthly Premium for each hour your paid leave has been approved. Paid Leave Premium Credit will be calculated for each month in which your paid leave period occurs. If you have any Hours of Work in the month your paid leave period occurs, the Contributions you earn in that month will be paid toward the applicable monthly Premium before any Paid Leave Premium Credit is applied. If the combination of Contributions you earned for the month and the Paid Leave Premium Credit is less than the applicable monthly Premium, you will receive a **Short Dollars Premium Invoice** if there is an insufficient amount remaining in your Dollar Bank. You may also be eligible for a continuation of your coverage under either the “Extended Eligibility” provisions or the III Hours Program.

Notice of Approval to Fund Office

You must provide confirmation to the Fund Office that you have been approved for paid family leave or paid medical leave benefits in order for the Welfare Fund to grant your Paid Leave Premium Credit. Provide a copy of your notice of approval by:

- Email to MNPaidLeave@ptsmn.org; or
- Fax to (651) 645-8119.

2. **Continuation Rights by Law.** If your Employer has not bargained with the Local Union over your rights under the Minnesota Paid Leave Law or similar state law, you will maintain your Welfare Fund coverage during your paid leave period, provided the responsible Employer makes the required notifications to the Welfare Fund and continues to provide the requisite amount of Contributions (if required by law).

The changes described herein will be reflected in an upcoming amendment to the Plan Document and Summary Plan Description of the Pipe Trades Services MN Welfare Fund restated effective January 1, 2024, as amended (the “**SPD**”). Your benefits are determined in accordance with the written terms of the SPD. Contact the Fund Office at (651) 645-4540 if you have any questions.