

SASMI

Stabilization Agreement
of the
Sheet Metal Industry

SASMI

SASMI is an independent trust fund established in 1973 to stabilize employment and earnings in the Sheet Metal Industry to protect against related loss or interruption of earning power.

SASMI

Eligibility

1200 hours within 12 consecutive months, or
2000 hours within 24 consecutive months, or
2800 hours within any period of time for which
contributions have been made on your behalf by
your employer.

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Initial Eligibility allows you to receive up to four (4) stabilization periods of Underemployment Benefits or Supplemental Unemployment Benefits, as well as Health Premium Benefits.

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Renewal of Eligibility occurs after you gain initial eligibility and then lose it. You may renew your eligibility after completion of the same schedule used to determine your initial eligibility.

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Recycling of Eligibility occurs when you have received Underemployment or Supplemental Unemployment Benefits in 1, 2, or 3 stabilization periods and you work the same schedule as initial eligibility and do not receive any Underemployment or Supplemental Unemployment Benefits for the stabilization periods in which you worked the required hours. You have now recycled and are eligible for benefits in up to four (4) stabilization periods.

SASMI

Stabilization Periods

*The SASMI program is divided into 2 six-month periods called Stabilization Periods.

Stabilization Period “A” runs from January 1st of a given year through June 30th of that year.

Stabilization Period “B” runs from July 1st of a given year through December 31st of that year.

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Supplemental Unemployment Benefit And Underemployment Benefit

*Each Local Union in SASMI is assigned a group classification, based on the average hours worked in your area.

*If during a Stabilization Period you worked less than your home Local Union's group hours, you may be entitled to an Underemployment Benefit.

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Supplemental Unemployment Benefit And Underemployment Benefit

*The Supplemental Unemployment Benefit is only paid for the time you are completely unemployed and eligible to receive and/or are receiving state unemployment compensation benefits.

*The maximum benefit you can receive is 190 hours times your average hourly wage.

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Supplemental Unemployment Benefit And Underemployment Benefit

*If you are a Sheet Metal Worker who is covered under a Collective Bargaining Agreement, which includes SASMI and you have completed the required number of hours within the required period of time for which contributions have been made on your behalf, you are entitled to apply for benefits:

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Supplemental Unemployment Benefit And Underemployment Benefit

- *When you involuntarily work fewer than your Local Union's group hours; or
- *When you are out of work; or
- *If you are available and seeking suitable work; and
- *If you registered at and are receiving State Unemployment compensation; and

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Supplemental Unemployment Benefit And Underemployment Benefit

*If you have not refused a job opportunity offered by your Local Union; and

*If you are willing to travel a reasonable distance on referral from you Home Local

SASMI

Underemployment Benefits for Non-Occupational Injury/Disability

*SASMI may pay a 50% Underemployment Benefit for eligible participants suffering a temporary total non-occupational injury/disability for an entire Stabilization Period.

To qualify for this benefit, your total benefits must not exceed the total contributions made on your behalf.

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Training Requirements

If your Benefits exceed contributions by more than two (2) times, SASMI may require you to get additional training before further benefits are paid.

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Drug Testing

The SASMI Board of Trustees has ruled that Supplemental Unemployment/Underemployment Benefits will be denied due to voluntary unemployment by means of, failing to pass job site drug testing, unless the participant is enrolled in an Employee Assistance Program.

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Health Benefit

Once you satisfy the general eligibility rules, you may be qualified for advance payments of the SASMI Health Benefits so that premium payments may be made to your Local Union Health Plan.

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Health Benefit

The Health Benefit is paid after you have exhausted your credit or reserve in the health plan of your Home Local Union.

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Health Benefit

The coverage may continue for up to eighteen (18) months, even if no SASMI contributions are made on your behalf, as long as you are not permanently disabled.

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Health Benefit

Your health premium payments will be deducted from any current or future Supplemental Unemployment or Underemployment benefits for which you are eligible.

You may receive up to four (4) Stabilization Periods of health premium benefits, without receiving Unemployment Benefits.

SASMI

Health Benefit

If you are short on hours, to continue your eligibility in the health plan of your Home Local Union, your local union health plan, with your authorization, will bill SASMI directly for the amount required to continue your eligibility.

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Disclaimer

SASMI is an independent agency of Sheet Metal Workers Local 265. The eligibility rules and guidelines may change. The intent of this presentation is to give you an overview of how SASMI works. If you believe you may qualify for SAMI or have further questions, contact the union office at 630-668-0110 and your specific questions will be answered.