



August 31, 2020

Dear MTS Employees,

Due to the downturn in our business conditions and the negative economic impact from COVID-19 (Coronavirus), many businesses across the United States are facing difficult decisions. MTS Seating will need to implement measures to ensure the financial stability of our company. The COVID-19 pandemic has impacted our business significantly, and as a result, we find that we must make some difficult personnel decisions. It has now become necessary for MTS to reduce its workforce temporarily, except for a limited staff that will focus on sales orders. MTS will institute a temporary layoff effective Monday, October 5, 2020, through Sunday, November 1, 2020, with a tentative return to work date of Monday, November 2, 2020. We will re-evaluate the continuation of this layoff before your tentative return to work date, and if there are any changes, we will communicate with you. The primary objective of this temporary shutdown is to replenish our sales order backlog.

We are working closely with the State of Michigan to ensure a smooth experience with filing your unemployment claim. As a result of this relationship, MTS will file an application for unemployment benefits on your behalf. The Labor and Economic Opportunity/Unemployment Insurance (LEO/UI) will send you a notice informing you of your eligibility for benefits.

Once your application for unemployment benefits is approved by the LEO/UI, you will be required to logon to MiWAM or call MARVIN to certify for benefit payments. We strongly encourage you to create a MiWAM account (MARVIN online) to track the status of your payment or to set up or change your benefit payment method. MiWAM will also allow you to easily make changes to your claim and respond to information requests. **(Please see the attached flyer for information on setting up a MiWAM account and certifying your benefits.)**

For those employees impacted by the layoffs, we are extending healthcare benefits through November 2, 2020. Hopefully, our business will return to near-normal and recalls occur before that date. If the layoff extends past November 2, 2020, or if business conditions do not otherwise permit, you will be notified of your rights to continue your existing healthcare coverage under COBRA.

MTS will communicate with you regularly during this period. If your phone number, email or mailing address has changed recently, please provide your current contact information to Employee Services immediately. You may also refer to [mtdelastatus.com](http://mtdelastatus.com) for future updates. Please feel free to contact Employee Services at 734-847-3875 with any questions.

Once recalled from layoff, failure to return to work as scheduled or to communicate with Employee Services in advance of the return to work date will be treated as a voluntary resignation.

Thank you for your understanding during this unprecedented time.

Sincerely,

James Peace  
Chief Financial Officer

**MTS Seating**  
7100 Industrial Drive  
Temperance, MI 48182  
t: 734-847-3875  
f: 800-329-0687  
w: [mtdelastatus.com](http://mtdelastatus.com)







State of Michigan  
Department of Labor and Economic Opportunity  
Unemployment Insurance Agency

# MTS SEATING EMPLOYEES October 5<sup>th</sup>, 2020 Layoff

If you are an hourly, full-time worker, and are laid off MTS Seating will file an application for benefits on your behalf.

Your claim will be filed no later than Wednesday, October 14<sup>th</sup>, 2020.  
You should not take any action until after that time.

Labor and Economic Opportunity/Unemployment Insurance (LEO/UI) will send you a notice informing you of your eligibility for benefits.

**You must logon to MiWAM or call MARVIN** to certify for benefit payments. We strongly encourage you to create a MiWAM account (MARVIN online) to file a claim, if needed, and track the status of your payment. MiWAM will also allow you to easily make changes to your claim and respond to information requests.

- For the weeks ending October 10<sup>th</sup> and October 17<sup>th</sup> you should certify with MARVIN or MIWAM during the week of October 19<sup>th</sup> to claim UI benefits.
- If you make a mistake with your certification, you must contact the UIA at 1-866-500-0017 immediately and speak to a representative. To reach EFC you need to first select your language, then press button number 1 (inquiry or file a claim) at the first menu and then press button number 2 (EFC) at the second menu.

Please refer to your Monetary Determination UIA 1575C, UIA 1220 letter or MIWAM account for the following information:

- Current reporting schedule
- Michigan Works registration date
- Seeking work and work search requirement

## Important Contact Information



Michigan Web Account  
Manager (MiWAM):  
[michigan.gov/uia](http://michigan.gov/uia)



MARVIN  
Toll Free Number:  
1-866-638-3993



MiWAM Toolkit for Claimants  
self-help for MiWAM accounts:  
[michigan.gov/uia](http://michigan.gov/uia)



For questions  
about your claim:  
1-866-500-0017





# MILogin

## MILogin Account Setup User Guide

### Step 1: Navigate to MILogin

If you are beginning the process at Michigan Web Account Manager (MiWAM):

Visit <https://miwam.unemployment.state.mi.us/CImMiWAM>

Click the Sign-In With MILogin button.

At the Confirmation pop-up, click SIGN UP to create a new account.



If you are beginning the process at Pure Michigan Talent Connect (PMTTC):

Visit <https://www.mitalent.org>

Click the Create an Account button. The pop-up screen will appear. Select Job Seeker as the type of account you would like to create.

At the Confirmation pop-up, click SIGN UP to create a new account.



---

*Note: You will need to verify your email address to complete the authentication process and create your account. Please make sure you know the password to your email account.*

---

### Step 2: Create Your Account – Profile Information

Complete the required fields on the Profile Information page. If you have an existing PMTC job seeker account, these fields will be pre-populated.

Mobile Number is not required but is necessary if you chose Mobile (Text/SMS) as a security option for password recovery. (Do not use a landline phone number).

Accept the terms and conditions by checking the box to complete this step. The terms & conditions link opens in a new window if you wish to read them.

Click Next. If you make an error, you can click the Reset button



## MILogin Account Setup User Guide

### Step 3: Create Your Account – Security Setup

Create a User ID and password for your MILogin account.

Select a Security Option for the preferred password recovery method:

- a. Email
- b. Mobile (Text/SMS) and/or
- c. Security questions

#### If you select Mobile (Text/SMS) as a preferred password recovery method:

You will receive two text messages:

- a. The first message will contain your PIN number.
- b. The second message will confirm your account creation was successful.

Verify Personal Identification Number (PIN) pop-up window will appear. Enter the PIN you receive.

Click the Confirm button. If you do not receive the text message with the PIN number, click on Resend PIN button.

---

*Note: Write down your User ID and password before you proceed to the security options. You will need to provide your User ID from this point forward every time you access the system.*

---

### Step 4: Verify Email Address and MILogin Account Creation Confirmation

After you complete the security option steps you will receive two email messages:

- a. The first email message will be to confirm your account creation was successful and your new User ID.
- b. The second email message will be to verify your email address, which has a “Click Here” link to confirm your email address.

Select the “Click Here” link to be redirected to the MILogin Verify Email Confirmation screen. This is required step for account creation.

---

*Note: Whatever device is used to complete the sign-up process will need to be used to complete the confirmation of the account registration.*

---

### Step 5: Login to Your Account

Once your MILogin account has been verified, you can login to your account on the MILogin for Citizens home page at <https://milogin.michigan.gov>.

# Important News Related to Your Retirement Plan

## CARES Act (COVID-19 Relief Bill)

Recently, the U. S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This document provides an overview of the retirement plan provisions in the CARES Act that could offer you financial relief.

### How do you know if you qualify for this relief?

Relief is available to “qualified individuals,” meaning either:

- You, your spouse or dependents have been diagnosed with coronavirus (SARS-CoV-2 or COVID-19), or
- You have experienced adverse financial consequences due to coronavirus, resulting from:
  - Being quarantined, furloughed or laid off.
  - Having work hours reduced.
  - Being unable to work due to lack of childcare.
  - Closing or reducing hours of a business you own or operate.

To allow qualified individuals to get needed financial help as quickly as possible, our retirement plan now allows the following temporary withdrawal and loan relief permitted by the CARES Act:

Relief	What You Need To Know	Must Request By	How To Apply On MillimanBenefits.com
<b>Coronavirus-Related Withdrawal</b>	<ul style="list-style-type: none"> <li>▪ You can take an immediate withdrawal of your vested account balance, up to \$100,000.</li> <li>▪ The 10% penalty will not apply if you're under age 59½.</li> <li>▪ The normal 20% federal withholding is not required.</li> <li>▪ You will be required to pay taxes on your withdrawal. You'll have the option to spread the taxation over three years.</li> <li>▪ You don't have to repay this money. If you choose to repay it, you'll have up to three years to repay it as a rollover to an eligible retirement plan.</li> </ul>	<p>December 23, 2020*</p> <p><i>*Under the CARES Act, coronavirus-related withdrawals must be made before December 31, 2020, requiring up to 6 business days' advance processing time.</i></p>	<p>Go to <b>Account Details &gt; Withdrawals</b> and look for CARES Withdrawal under Available Withdrawals. Click on Request.</p>

Relief	What You Need To Know	Must Request By	How To Apply On MillimanBenefits.com
<b>Increased Limit on Plan Loans</b>	<ul style="list-style-type: none"> <li>The increased maximum amount available for a new loan is 100% of your vested account balance or \$100,000, whichever is less.</li> <li>In general, you will need to repay the loan on schedule within the time limit set by our retirement plan in order to avoid default and taxation. However, as explained immediately below, additional relief is available that may allow you to delay the start date of your loan repayments and extend the term of the loan.</li> </ul>	<p>September 15, 2020*</p> <p><i>*Under the CARES Act, increased limit loans must be made no later than September 23, 2020, requiring up to 6 business days' advance processing time.</i></p>	<p>Go to <b>Account Details &gt; Loans</b> to see if you have amounts available for a new loan. If so, click on Get Started, then click the button next to CARES Act Loan and walk through the loan modeling process.</p>
<b>Delay of Loan Repayments for New and Existing Loans</b>	<ul style="list-style-type: none"> <li>You can delay loan payments that would be due from now until December 31, 2020, for up to one year.</li> <li>After the one-year delay, your loan payments will resume (or begin) with an adjusted amount.</li> <li>The adjusted loan payment amount will reflect any interest that accrued during the delay and an ending date of the term of the loan that is extended by one year.</li> </ul>	<p>December 23, 2020*</p> <p><i>*Under the CARES Act, the last loan payment due date that qualifies for the delay is December 31, 2020, requiring up to 6 business days' advance processing time.</i></p>	<p>Go to <b>Account Details &gt; Loans</b>. Click on the link to the CARES Act Loan Delay Request Form.</p> <p>This form can also be found under <b>Account Details &gt; Documents + Forms</b>. Select View next to the form name.</p> <p>You will need to complete the form and return it to Milliman.</p>

For those who are subject to Required Minimum Distributions:

<b>Required Minimum Distribution (RMD) Relief</b>	<ul style="list-style-type: none"> <li>Due to the CARES Act waiver of RMDs for 2020, Milliman will stop automatic payment of RMDs through the end of 2020.</li> <li>If an RMD was already paid to you in 2020 (including 2019 RMDs with a required beginning date in 2020), or if you voluntarily take a 2020 RMD, you may roll it over under the 60-day rollover rules.</li> <li>If you request a full distribution of your account balance and elect that it be paid as a direct rollover, the portion that would have been a 2020 RMD (absent the 2020 waiver) will be paid to you in a cash distribution. This distribution is eligible for a rollover under the 60-day rollover rules.</li> <li>Consult with your own individual tax professional for information specific to your situation.</li> </ul>	<p>If you wish to voluntarily take a 2020 RMD, go to <b>Account Details &gt; Withdrawals</b> and click on Request.</p>
---	---	--

## CARES Act Hotline: 1.877.725.8673

Milliman Benefits Service Center is experiencing longer than usual call wait times during this time of increased financial need. Call the CARES Act Hotline to arrange for a representative to call you back if you need additional assistance beyond our self-service options.

