

AFL Hotel and Restaurant Workers Health and Welfare Trust Fund

DEPENDENT CARE BENEFIT – ELDER/DISABLED CARE

ANNUAL APPLICATION TIME - NOV. 1, 2025 – DEC. 15, 2025

Local 5 members may receive some financial reimbursement for Elder/Disabled care services. Caregiving providers can be informal (friend or relative) or formal (licensed providers). For the plan year that starts in January, you may begin applying on **NOV 1 to DEC. 15, 2025**, <https://form.sterlingadministration.com/getstarted>

There will be a black out period from DEC. 16, 2025 to JAN 12, 2026.

Ways to apply for this benefit:

- Using your mobile phone: Scan the QR code.
- Using a computer and apply online: <https://form.sterlingadministration.com/getstarted>
- By mail and sending into BRMS:
560 North Nimitz Highway, Suite 209
Honolulu, Hawaii 96817-5315

APPLICATION TIPS:

- Determine the benefits you want by reviewing the benefit chart on the Application Requirement hand out.
- Have the required documents listed on the right side of the Benefit Chart.
- Choose your benefit, complete the initial forms, and upload ALL your required documents.

APPLY HERE:

Use your phone to Scan QR code:



Or

Apply Online:

<https://form.sterlingadministration.com/getstarted>

Questions? Call: (844) 534-4676 or Email: local5support@sterlingadministration.com
Monday – Friday between 8am HST – 4pm HST