

(1464) IBEW LOCAL 364 HEALTH & WELFARE FUND

ELIGIBILITY/SELF-PAYMENT RULES

ELIGIBILITY

Initial:

Eligibility Rules (Bargaining Unit Employees)

600 hours within a period of six (6) consecutive calendar months, eligible 1st day of the second month. Eligibility is based on Contribution Months and Benefit Months as follows:

Eligibility Rules (Non-Bargaining Unit Employees)

600 hours within a period of six (6) consecutive calendar months, eligible 1st day of the second month. Eligibility is based on Contribution Months and Benefit Months as follows:

Contribution Months

Work Performed During...

January
February
March
April
May
June
July
August
September
October
November
December

Benefit Months

Determines Eligibility For...

March
April
May
June
July
August
September
October
November
December
January
February

Continuation

Bargaining Unit Employees

120 hours within 1 month, *one bookkeeping month*, eligible the first day of the second benefit month. Any hours above 120 are applied to individual hour bank. **(Bank hours only accumulate AFTER initial eligibility has been met) Member may accumulate a maximum of 1440 hours in their bank for future use.**

Non Bargaining Unit Members

160 hours per month made on your behalf by contributing Employer, *one bookkeeping month*, eligible the first day of the second benefit month. **Non-Bargaining Unit employees are NOT ELIGIBLE to maintain and Hour Bank.**

SELF-PAYMENTS

- COBRA: COBRA payments are due on the first day of the month for which it provides coverage. example: April 2000 self-payment due on April 01, 2000. This option is offered to all members and their dependents, after the member has lost employment, or exhausted all bank hours, to provide continued coverage. COBRA self-payments may be made for a maximum of 36 months. (No short hour payments are allowed)
- Short Term Disability: 30 Disability Hours will be credited for each full week of such disability, or 120 hours per month, up to a maximum of 780 credited hours. **All active participants may self-pay the difference in hours from the earned Disability Hours, and those necessary to maintain eligibility.**
- Retiree & T & P: Retiree and T & P payments are due on the first day of each month. ***Once a Retiree is eligible for Medicare; he may opt for supplemental benefits covered under the Plan.*** When plan participants are covered by a total and permanent disability self-payment, **you are not covered by Weekly Accident and Sickness (Loss of Time) Benefits.**
- Surviving Dependents: Eligibility for surviving dependents will automatically continue without self-contribution until the later of the following occurs: a) Normal termination occurs due to exhausted bank hours; or b) The last day of the third calendar month, following the month in which you die.