

# **(1392) IBEW LOCAL 1392 WELFARE FUND**

## **ELIGIBILITY/SELF-PAYMENT RULES**

### **ELIGIBILITY**

#### **Eligibility Rules (Bargaining Unit Employees)**

**Initial:** A newly hired Employee will be eligible for coverage under the Plan on the first day of the fourth month after his/her hire date. Withholding of assessments payments from paychecks begins two months prior to date of eligibility. With the initial eligibility rules, it will not be necessary to have 475 hours contributed on their behalf.

#### **EXAMPLE:**

Hire date	Eligibility date	Assessment Begins
January 2 <sup>nd</sup>	May 1st	March 1st
May 30th	September 1st	July 1st

Continuing eligibility is based on Contribution Quarters and Benefit Quarters as follows:

Contribution Quarters work performed during...	Benefit Quarters determines eligibility in...
September, October and November	January, February and March
December, January and February	April, May and June
March, April and May	July, August and September
June, July and August	October, November and December

**Continuing:** 475 hours in the contribution quarter preceding the eligibility quarter, or  
1900 hours in the four (4) consecutive contribution quarters preceding the eligibility quarter

### **SELF-PAYMENTS**

**Active:** If the participant establishes initial eligibility, but then have a period of unemployment that endangers their eligibility, the participant can make a regular self-payment to continue their coverage (and coverage for their Dependents). To be eligible to make regular self-payments, the participant must be available for work in covered employment in the industry with an employer who contributes to this fund. The amount of the regular self-payment required will be equal to 475 hours times the hourly rate in effect for contributing employers. The 475 hours will be reduced by their hours worked in the most recent contribution quarter, if any.

Eligibility by means of regular self-payments can be continued for a maximum of four (4) successive benefit quarters.

**Retiree means:**

- Retirees:
  - performed work under the collective bargaining agreement;
  - was employed by a contributing Employer immediately before retirement;
  - is eligible to receive a pension benefit from the International Brotherhood of Electrical Workers Local 1392 Pension Plan, and
  - has otherwise met the Plan's eligibility requirements to continue coverage under the Plan as a retiree.

Late self-payments:      If mbr remits s/p within 30 days from due date, it will be accepted with a one-time late, if over 30 days late, must appeal.

Direct Debit              Not available at this time

Pension Deduction:

Short Term Disability      Short Term Disability benefits are currently provided through a policy with MetLife Insurance Company for all active, eligible, full-time employees for whom benefits are in effect. To be eligible for a weekly benefit, you must be disabled and unable to work in the trade or perform any other gainful employment.

Weekly Benefit	60% of your earnings
Maximum Weekly Benefit	\$400
Minimum Weekly Benefit	\$20
Waiting Period	7 days for injury, 7 days for sickness
Maximum Benefit Period	26 weeks
Rehabilitation Incentives	Yes

Open Enrollment Period: The Plan designates the month of December in each calendar year as an Open Enrollment Period. Unless the Employee or the dependent qualifies for a Special Enrollment Period, it is only during this Open Enrollment Period that an eligible Employee who did not enroll after becoming first eligible may enroll in the Plan. Coverage starts on the following January 1 if the Employee or dependent enrolls in the Plan during the December Open Enrollment Period.

Except for status changes, the Open Enrollment Period is the only time an Employee may change benefit options or change enrollment (PLEASE SEE PAGE 9 &10 FOR MORE INFORMATION)