

FREQUENTLY ASKED ELIGIBILITY QUESTIONS FOR NEW HEALTH FUND PARTICIPANTS

When Will I Be Eligible?

- New participants must work 300 hours in a calendar quarter to become eligible the first of the month following the quarter.
- New participants earn five months of coverage initially, after that the normal eligibility applies.

New Member Eligibility	
<u>300 or More Hours Worked In</u>	<u>Gets You Health Insurance Eligibility for</u>
Jan., Feb. & Mar. of 2018	April, May, June, July & Aug of 2018
Apr., May & Jun. of 2018	July, Aug, Sept, Oct. & November of 2018
Jul., Aug. & Sept. of 2018	Oct, Nov, Dec. of 2018, Jan. & February of 2019
Oct., Nov. & Dec. of 2018	Jan, Feb, Mar, April & May of 2019

I Have Worked My 300 Hours. Why Haven't I Received A Packet With ID Cards?

- We cannot verify eligibility or send out an Enrollment Packet until we receive all the hours from the employer to make the member eligible. Hours are due to the Fund Office the month after they are worked, and employers have the whole month to send payment for your hours worked.
- Typically with new eligibility, participants will get a packet with their ID cards one month after initially becoming eligible.

What Is Included In The Enrollment Packet? Is There Anything I Need To Do After Getting My Packet?

- The packet contains the Summary Plan Description book which has all the benefit coverage information.
- Identification cards are enclosed that you use at the doctor and dentist offices and for prescription drugs.
- There is a password letter that allows you to create an account on our website to view hours worked, Medical claims processed, HRA contributions and many other useful resources. The website is www.iuoe139healthfund.org.
- Here is the Information needed to complete the enrollment process.
 - **There is a yellow enrollment form inside the packet that will need to be completed and returned to us as soon as possible.** Claims will not be properly processed without a completed enrollment form.
 - The Fund needs contact information, social security numbers and birthdates.
 - Add eligible dependents for coverage
 - We require a copy of your marriage certificate to add your spouse and copies of your children's birth certificates (if applicable).
 - Please let us know if anyone has any other health insurance.
 - Your spouse must take the health insurance through his/her employer if he/she is offered insurance. We need to know if the spouse's insurance is an HSA Plan. If they do not have health insurance through their employer, we will need a letter from the employer on letterhead stating that no insurance is offered.
 - If there is a prior divorce or step children, additional insurance information will be requested before children can be enrolled.

This document is to be used as reference and is not to be signified as a guaranty of eligibility or benefits. In the event of any conflict, the Summary Plan Description and it's amendments supersede this document. Final determination of benefits will be made based on the submitted claim and/or supporting documentation.

- Part of the Health Fund benefit includes a Death Benefit and AD&D Coverage for participants. Beneficiaries for this can be assigned on the Enrollment Form.

Below is a quick reference guide to how continued eligibility works. The hours worked during the work quarter will apply toward the corresponding eligibility quarter as listed below. A minimum of 300 hours are required to be eligible per quarter. When 300 hours are not reached in a quarter, eligibility can also be earned if 1,200 hours are worked over the past four quarters (bank of hours). If the minimum required hours were not worked, there may be an opportunity to make a personal self-payment for the remaining number of hours needed as long as certain conditions are met. Please refer to the Plan information about self-payment options.

Normal Eligibility	
<u>300 or More Hours Worked In</u>	<u>Gets You Health Insurance Eligibility for</u>
Jan., Feb. & Mar. of 2018	June, July & August of 2018
Apr., May & Jun. of 2018	Sept, Oct. & November of 2018
Jul., Aug. & Sept. of 2018	Dec. of 2018, Jan. & February of 2019
Oct., Nov. & Dec. of 2018	March, April & May of 2019
Bank of Hours	
<i>If 300 Hours are not worked, The Fund reviews 12 months of work history.</i>	
<u>1200 or More Hours Worked In</u>	<u>Gets You Health Insurance Eligibility for</u>
April 2017-March 2018	June, July & August of 2018
July 2017-June 2018	Sept, Oct. & November of 2018
Oct. 2017-Sept. 2018	Dec. of 2018, Jan. & February of 2019
Jan. 2018-Dec. 2018	March, April & May of 2019

If you have any questions regarding your eligibility, please contact the Fund Office at 262-549-9190, option 4.