

Frequently Asked Eligibility Questions for New Health Fund Participants

When Will I Be Eligible?

- New participants must work 330 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	
330 or More Hours Worked In:	Earns Health Insurance Eligibility for:
January, February & March	April, May, June, July & August
April, May & June	July, August, September, October & November
July, August & September	October, November, December, January & February
October, November & December	January, February, March, April & May

I Have Worked My 330 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 participant 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.
- You will receive identification cards from Anthem and our prescription carrier separately.
- 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 stepchildren, additional insurance information will be requested before the children can be enrolled.

- 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 330 hours are required to be eligible per quarter. When 330 hours are not reached in a quarter, eligibility can also be earned if 1,320 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 self-payment for the remaining number of hours needed if certain conditions are met. Please refer to the Plan information about self-payment options.

Work Quarter	Eligibility Quarter	Bank of Hours
Jan, Feb & March	June, July & Aug	Prior year April - Current year March
April, May & June	Sept, Oct & Nov	Prior year July - Current year June
July, Aug & Sept	Dec, Jan & Feb	Prior year Oct - Current year Sept
Oct, Nov & Dec	March, April & May	Current year Jan - Current year Dec

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