

# Frequently Asked Eligibility Questions for Self-Payments

## What is a Self-Payment?

- Self-payments election forms are mailed to you if you do not have the minimum hours needed to maintain eligibility. Payment is needed for each hour you are short of eligibility.
  - You pay either for the shortage of the 330 hour quarterly requirement, or the 1320 bank of hours requirement, whichever results in a lower self-payment.
  - The self-payment is due by the last day of the month in which the eligibility quarter begins (March, June, September and December). Please look at the specific due date on your notice.
  - Once we receive the full self-payment, you and any dependents on the plan are eligible back to the 1<sup>st</sup> of the eligibility quarter. Any claims incurred in between losing eligibility and the Fund getting payment in full will be re-processed. We try to enter the payments the same day they are received in the mail.
  - After the start of the eligibility quarter, you and your dependents will **not** be eligible for any benefits (medical, dental, vision, or prescription coverage) until the full self-payment is received.

## What do I need to fill out and how can I make a payment?

- Fill out the back of the self-payment form and sign it. Be sure to mark the appropriate payment box and if you are available for work or not. You can mail the form back to us or fax it to 262-549-3549.
- Self-payments can also be paid online by logging into the member portal on [www.iuoe139healthfund.org](http://www.iuoe139healthfund.org).
  - You can pay using your HRA, directly from your bank account, or a combination of both.
- A self-payment can be made three ways
  - HRA Only
  - Check Only (payable to the Health Fund)
  - Part HRA and Part Check (payable to the Health Fund)
    - Payment notices cannot be submitted via phone. The signed form is required.
- You must be available for work as an OE Local 139 member and in good standing with the Union; otherwise, you cannot make an active self-payment. Your only option to continue coverage would be to elect COBRA coverage.
- You do not have to make the self-payment; however, the only way to reinstate coverage in the Fund is to work the full 330 hours in a calendar quarter to reinstate eligibility the following eligibility quarter.

## Possible Issues with Self-Payments

- Working out of state? If you are working out of state, you will need to have a reciprocity transfer form on file with the Health Fund in the jurisdiction where the work was performed. This form is important so your contributions for working out of state can be transferred back to Local 139's Health Fund. You can find this form on our website at [www.iuoe139healthfund.org](http://www.iuoe139healthfund.org). We suggest that you make the self-payment in the meantime if you don't want a temporary interruption in coverage. Once the hours are received from the other Local, any overpayment in the self-payment will be refunded to you.

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