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| **WHEN DO I BECOME ELIGIBLE FOR BENEFITS?** |
| **ACTIVE HOUR BANK ELIGIBILITY** |

**Initial Eligibility Requirements for Medical and Prescription Drug Coverage.** A minimum of 350 hours in the hour bank is required for initial eligibility for medical and Prescription Drug coverage.

**NOTE:** An Employee has six months to accumulate the 350 hours. If an Employee does not accumulate 350 hours in the first six months of Covered Employment, the Plan will look to subsequent six-month periods until the Employee meets the 350 hour requirement. For example, if an Employee works January through June and fails to accumulate 350 hours, the Plan will look to February through July hours to determine whether the 350 hour requirement is met. The January hours are dropped from the hour bank.

Eligibility for medical and Prescription Drug coverage becomes effective the first day of the second month following the accrual of 350 hours in a six-month period.

**Initial Eligibility Requirements for Dental, Vision, Short Term Disability, Life and Accidental Death and Personal Loss Coverage.** A minimum of 1000 hours is required in the hour bank (prior to deduction of the hours for medical and Prescription Drug coverage) for initial Eligibility for Dental, Vision, Short Term Disability, Life and Accidental Death and Personal Loss coverage.

Eligibility for Dental, Vision, Short Term Disability, Life and Personal Loss coverage becomes effective on the first day of the second month following accumulation of the 1,000 hours, provided that if the Employee is not eligible for medical and Prescription Drug coverage on that date, it becomes effective on the same date that medical and Prescription Drug coverage is reestablished. Furthermore, if the hour bank is forfeited before Dental, Vision, Short Term Disability, Life and Personal Loss coverage requirement is met, then the initial Eligibility requirements begin again.

**Continuing Coverage.** Once the initial Eligibility requirements are satisfied for medical and Prescription Drug coverage, 300 hours will be deducted from the Employee’s hour bank for the first month of coverage and 130 hours will be deducted for each subsequent month of coverage. This will provide coverage beginning the first day of the second month following each month in which hours are deducted. An Employee will continue to be covered as long as there are 130 hours or more in the hour bank. A maximum of six consecutive months of continuous coverage (780 hours) can be accumulated in an Employee’s hour bank.

**Active Flat Rate Eligibility** A bargaining unit Employee who is employed by a Covered Employer contributing to the Trust at a flat monthly rate (rather than an hourly rate) is eligible to participate in the Plan, provided the Employee has worked the minimum number of hours required by the flat rate agreement during a calendar month. Employees covered under a flat rate agreement will not accumulate an hour bank.

**Eligibility for Medical and Prescription Drug Coverage.** An Employee covered under a flat rate agreement becomes eligible for medical and Prescription Drug coverage on the first day of the second month following the month in which the Employee worked the required number of hours and for which the Employer made the required flat rate contribution to the Trust.

**Eligibility for Dental, Vision, Short Term Disability, Life and Accidental Death and Personal Loss Coverage.** An Employee covered under a flat rate agreement becomes eligible for dental, vision, short term disability, life and accidental death and personal loss coverage on the first day of the second month following six consecutive months in which the Employee worked the required number of hours and for which the Employer made the required flat rate contribution to the Trust.