

Eligibility for Health and Welfare Benefits

The following chart provides detail on the required number of contribution hours you must work in order to be eligible for either Unit 1 or Unit 2 benefits and in order to continue your eligibility for either Unit 1 or Unit 2 benefits. Coverage begins on the first day of the second month after you have worked the required number of hours for coverage and your employer has paid contributions. Coverage continues if you worked the required number of hours in the month that is two consecutive months before the month of coverage. *For example, the hours you work in May determine your coverage, and your level of coverage in July.*

Employees hired on or after December 1, 2010 will qualify for Plan C benefits based on working the required hours. After 72 months of employment, employees are eligible to elect Plan B benefits during that qualifying years Annual Open Enrollment period, with the election commencing the Employees hired on or after December 1, 2010 are not eligible to elect plan A. Employees hired on or after January 1, 2017 are not eligible to elect Plan A or Plan B.

The rolling three month computation period describes the period beginning with the fourth month preceding the relevant coverage month, and ending with the second month preceding the relevant coverage month.

For example, the rolling three month computation period for the coverage month of April runs from December through February, and the rolling three month computation period for the coverage month of May runs from January through March.

Required Hours

Eligibility Requirements

<p>Eligibility-Plan A (hired on or before November 1, 2003* but prior to September 5, 2007)</p>	<p>Unit 1: 25 hours average per week; (family coverage for medical, prescription drug, vision, dental, weekly disability, life and AD&D Insurance if hours paid in the prior year averaged at least 32 per week; However, you will qualify for Plan A employee only coverage, or Plan B family coverage for medical, prescription drug, vision, dental, weekly disability, life and AD&D Insurance if hours paid in the prior year averaged less than 32 per week).</p> <p>Unit 2: 16 hours average per week; (employee-only coverage for medical, prescription drug, vision, life, and AD&D insurance).</p>
<p>Eligibility-Plan B (hired on or after September 1, 2007 but prior to January 1, 2017)</p>	<p>Unit 1: 32 hours average per week; after 12-month waiting period or per your CBA* requirements (family coverage for medical, prescription drug, vision, dental, weekly disability, life and AD&D Insurance).</p>
<p>Eligibility-Plan C (hired on or after December 1, 2010)</p>	<p>Unit 2: 20 hours average per week; after 12-month waiting period or per your CBA* requirements (employee-only coverage for medical, prescription drug, vision, life, and AD&D insurance).</p>
<p>Eligibility-Plan D (hired on or after January 1, 2017 will not be eligible to elect Plan A or Plan B)</p>	<p>Unit 1: 35 hours average per week; after 12-month waiting period or per your CBA* requirements (family coverage for medical, prescription drug, vision, dental, weekly disability, life and AD&D Insurance).</p> <p>Unit 2: 25 hours average per week; after 12-month waiting period or per your CBA* requirements (employee-only coverage for medical, prescription drug, vision, life, and AD&D insurance).</p>
<p>Eligibility as a Unit 1 Monthly Participant</p>	<p>Unit 1: Determined by your employer's agreement with the Union (family coverage for medical, prescription drug, vision, dental, weekly disability, life and AD&D Insurance).</p>
<p>Coordination Of Benefits For Spousal Coverage</p>	<p>A spouse must elect medical and prescription coverage if available and subsidized through his or her employer. The Fund will coordinate benefits as secondary payor. If the Fund is your spouses primary insurance, a weekly surcharge is applicable.</p>

*This date could vary based on the effective date of your Employer's Collective Bargaining Agreement.

*Collective Bargaining Agreement.

Rolling Eligibility Effective January 1, 2024

Months to Determine Eligibility	Weeks	Month Eligible
September, October and November	13	January
October, November and December	13	February
November, December and January	13	March
December, January and February	13	April
January, February and March	13	May
February, March and April	13	June
March, April and May	13	July
April, May and June	13	August
May, June and July	13	September
June, July and August	14	October
July, August and September	13	November
August, September and October	13	December
Unit 1		
14 week periods = 490 for 35 hours, 448 for 32 hours, 350 for 25 hours		
13 week periods = 455 for 35 hours, 416 for 32 hours, 325 for 25 hours		
12 week periods = 420 for 35 hours, 384 for 32 hours, 300 for 25 hours		
Unit 2		
14 week periods = 350 for 25 hours, 280 for 20 hours, 224 for 16 hours		
13 week periods = 325 for 25 hours, 260 for 20 hours, 208 for 16 hours		
12 week periods = 300 for 25 hours, 240 for 20 hours, 192 for 16 hours		

Termination of Eligibility

Coverage ends on the last day of the month in which your employer reports your termination of employment or if you meet certain requirements to have your coverage run out.

If you have questions regarding requirements or benefits, please contact the Welfare Fund Office at 314.835.2700 or 1.866.565.2700 or visit www.655hw.org.

You should review your Summary Plan Description Booklet for information about eligibility for your spouse and dependent children. Keep in mind that *Unit 2 Benefits are only for the employee.*