

Eligibility and Coverage Effective Dates

Who's Eligible

To become eligible for contributions to be made to the Trust on your behalf, you must first meet the requirements in your employer's collective bargaining agreement, consistent with Trust guidelines. You also must be an active employee with the minimum number of compensable hours or hours worked (usually 80) during a month for any one employer who makes Plan contributions.

Coverage Effective Dates

Lag Month Rule

To help ensure timely eligibility information is provided to your healthcare providers, the Trust uses a lag month system — the Trust advances eligibility for one month while you continue working enough hours each month for a contribution to be made on your behalf. For example, if you work enough hours in January and your employer makes a contribution in February (the lag month), your coverage is effective in March (rather than February). This continues until you have a break in contributions (see Breaks in Contributions below).

Any month the Trust waives contributions for you due to a disability will be considered a month in which contributions were made for the purpose of determining if you had a break in contributions.

When Coverage Begins

Coverage and benefits for new hires begin after one month's contribution is made on your behalf under the lag month system. For example, if you are a new hire who has satisfied the requirements of your collective bargaining agreement, you work enough hours in June and your employer makes a contribution in July (the lag month), your coverage begins August 1. *Please note, you **may** need at least two consecutive months of contributions to avoid a loss of the first month of coverage. See Breaks in Contributions below for more information.*

Breaks in Contributions

The lag month eligibility system continues while you continue working enough hours each consecutive month for a contribution to be made on your behalf. For example, if you work enough hours in July, and your employer makes a contribution in August (the lag month), coverage and benefits will be provided in September.

When you have a break in contributions due to layoffs, a reduction in your work hours, termination of employment, disability, or for any reason *other than* retirement or resignation, or your employer's cessation of participation in the plan, your coverage will continue until the end of the *second* month following the month in which you last had the minimum number of hours requiring contributions as stated in your collective bargaining agreement. For example, if you are laid off in April after working enough hours to receive a contribution, and the final contribution to the Plan is made in May, your coverage will end on June 30. If you are laid off in April without enough hours to receive a contribution, and the final contribution from your employer is made in April (for your March hours), your coverage will end on May 31.

When you retire or resign, or if your employer ceases to participate in the Plan, your coverage will stop at the end of the *first* month following the month in which you last had the minimum number of hours requiring contributions as stated in your collective bargaining agreement. For example, if you retire in April after working enough hours to receive a contribution, and the final contribution to the Plan is made in May, your coverage will end on May 31. If you retire in April without enough hours, and the final contribution from your employer is made in April (for your March hours), your coverage will end on April 30.

If you return to work after 1) you had a break in contributions, or 2) you resigned or retired, or 3) your employer ceased making contributions, and contributions are again made on your behalf, coverage will resume under the lag month eligibility system the same as for a new hire. Trust eligibility for new hires begins after one month's contribution is made on your behalf under the lag month system. For example, if contributions are first made on your behalf in October based on your employment in September, your coverage begins November 1.

Note: Some collective bargaining agreements may have a waiting period before contributions become payable to the Trust. An agreement may also require a minimum number of hours be worked in order for contributions to be made. Refer to your collective bargaining agreement or contact your local union or employer about any waiting periods or hour requirements.

If you are a new hire or an employee reestablishing eligibility, you must have at least two consecutive months of employer contributions in order to preserve lag month coverage for the first contribution if you subsequently lose coverage due to *resignation, retirement, or if your employer ceases to participate in the Plan*. For example, if you have only one contribution on your behalf and you resign or retire, you will not qualify for coverage. However, if you have only one contribution on your behalf and your employment is terminated, you are laid off, disabled, or do not work enough hours, you will receive one month of coverage.

When Coverage Ends

Coverage for you and your dependents will end if this Plan terminates or if your employer ceases to make required contributions or stops participating in the Plan. A dependent's coverage also will end when he or she no longer meets the Plan's eligibility requirements (for instance, when your child turns age 26).

When you have a break in contributions, as explained in the preceding section, coverage stops at the end of the first or second month following the month in which you last have the minimum number of hours requiring contributions as stated in the collective bargaining agreement. Whether coverage stops at the end of the first month or second month depends on the reason for the break in contributions (see previous section).

Any employee in full-time military service will not be covered except as described in Military Service under USERRA on page 17 and COBRA Self-Pay Option on page 20.

Construction Industry Dollar Bank Program

For participants in the Construction Industry whose employers make hourly contributions to a dollar bank program, please refer to the insert in the back of this book for information on eligibility and coverage effective dates.