

IBEW 2085 Health and Welfare

- Self-Pay Rules -

We must receive 400 hours from your employer for you to become eligible for benefits initially. There is a 1 month period between when you finish working the 400 hours and when they go into effect. Please see ** for details.

Will I be covered?

If you are:

1. Working 150+ hours each month
 - a. Your benefits will be covered fully by your hours (see ** to determine which month your hours will cover).
 - b. Any hours you work over 150 will be logged and stored in your Hour Bank

2. Working under 150 hours each month
 - a. You will use up your Hour Bank (HB) if possible to cover the short hours
 - b. You may self-pay to supplement hours, covering the working deduction of \$210.00. (Self-pay cost is calculated as: \$210.00 less contributions received for hours received less HB = self-pay requirement). Please see *** for more information.

3. Non-Working member
 - a. You will run down your Hour Bank at the standard working deduction (\$210.00/150 hours for standard members under 65).
 - b. Once your Hour Bank falls under \$210.00, you may self-pay
 - i. Your first self-pay will use the remaining portion of your Hour Bank. You will self-pay the *additional amount needed to cover the premium.*
 - ii. *After your first self-pay, you may self-pay \$110/month for up to 12 consecutive months. This rate only applies if you are self-paying, not working, and continue to maintain your union membership. Please refer to section "When You Return to Work" upon your return to work. **Any number of hours received will trigger the working deduction requirement.***

If you choose not to self-pay, you will fall out of benefit and will not be able to regain your coverage until you return to work. You will receive 2 notices regarding your account falling out of benefit; one before you fall out of benefit and one after you have fallen out of benefit. After 1 month out of benefit, you are unable to self-pay. However, provided you are still a member in good standing at the union hall, you may continue to make claims against your Healthcare Spending Account (provided it has not been inactive for 2+ years).

In order to keep track of your benefits status, please check your monthly statement every month, especially if you have left work/started work again/started self-paying.

When You Return To Work

1. If you have had continuous coverage but we do not receive 150 hours for the first month you return to work, you may self-pay to supplement your first working deduction. Please note that ***any number of hours received will trigger the working deduction requirement.***

2. If you have had continuous coverage and we receive 150 hours for the first month you return to work, your benefits will be covered fully.

3. If you have fallen out of benefit but we receive 150 hours from your employer within 6 months of you being out of benefit, your coverage will resume.

4. If we do not receive 150 hours within 6 months, but do receive 400 hours within 12 months, your coverage will resume.

NOTE: If you have been self-paying for your coverage and return to work, you will still need to make at least 1 additional self-payment as the hours worked in a month are used for coverage 2 months forward. Please see ** for details.

FAQ's

1. **My statement says I owe a self-pay, but I worked over 150 hours in the month required.**
 - a. At the bottom of your statement, you will find the minimum required hours (month-specific) for you to be covered by your working hours. If the worked hours we receive from your employer exceed this amount, you do not need to self-pay. If your worked hours do not exceed this amount, please self-pay the amount indicated to ensure non-interrupted coverage. Please see *** for more information.
2. **I am not working, but my statement is asking for the working deduction**
 - a. If you check the bottom of your statement, it will show you what you need to pay if you are not working vs. what you need to pay if you are working. If you are unsure, please call our office and we will be glad to help.
3. **I worked a lot of overtime/double time hours. Why don't I see that reflected on my statement?**
 - a. The plan is based on hours worked (i.e. actual time worked), not hours earned (double time, overtime, etc.).
4. **My employer isn't submitting the correct hours for me.**
 - a. If your employer has under-remitted for you and it is an actual error, not a timing difference (i.e. employer submitting hours based on their payroll cycle, which is not from the 1st to the last day of the month), you must contact them and have them submit an adjustment to us.
5. **Can I use my HSA to make self-payments?**
 - a. No, under the IBEW 2085 plan rules the HSA is only for medical expenses. Premium payments may not be paid from your HSA.

Please note that the deduction amounts stated (\$210.00 working deduction, \$110 self-pay deduction) are the current deductions and are subject to change in the future at the discretion of the Trustees.

****** Please note that ***hours worked in a month are used for coverage 2 months forward.***
E.g. Hours worked in January are for March coverage; hours worked in February are for April coverage; hours worked in March are for May coverage; etc. This is because hours worked in one month are not reported and processed until the following month. For example, hours worked in January are reported and applied to your account in February to provide coverage for March 1.

******* Statements are sent the 1st of the month, but hours are not received until the 20th of the month. The most recent hours you worked will not be reflected on your statement, which is why it is important to closely read the minimum requirements on the bottom – you must determine if you will need to self-pay or not. If you are uncertain about how to read the bottom of your statement, please contact our office.

***Please note:
Effective June 1, 2018, the self-pay deduction is now \$110
Effective November 1, 2018, the the standard rate is now \$210***