

## INSIDE ELIGIBILITY (SHOPS & MILLS AND ELECTRICIANS')

The eligibility rules below show the required number of hours needed to work to maintain eligibility. There are two continuing eligibility rules; the "Quarterly Rule" and the "Look-Back Rule." Examples of the rules are provided below. In other words, you must meet at least one of the Rules to maintain eligibility through hours worked.

### 1) **"Quarterly Rule": 300 Quarterly Hours Worked per Contribution Quarter**

Working 300 hours in a Contribution Quarter provides coverage for the corresponding Eligibility Benefit Quarter.

MINIMUM HOURS WORKED	IN CONTRIBUTION QUARTER	PROVIDES COVERAGE	FOR BENEFIT QUARTER
300	May, June, July	→	October, November, December
300	August, September, October	→	January, February, March
300	November, December, January	→	April, May, June
300	February, March, April	→	July, August, September

### 2) **"Look-Back Rule": 1,200 Hours Worked in the Previous 12 Month Period that Ends in a Contribution Quarter**

If you have worked at least 1,200 credit hours during a 12 consecutive month period ending with any month in a Contribution Quarter, you will continue coverage for the corresponding Eligibility Benefit Quarter. For instance, if you worked a total of 1,255 hours between July 1, 2009 and June 30, 2010, you will have coverage from October 1, 2010 through December 31, 2010.

MINIMUM HOURS WORKED	DURING THE PERIOD OF	PROVIDES COVERAGE	FOR BENEFIT QUARTER
1,200	June 1, 2009 – May 31, 2010, <i>or</i> July 1, 2009 – June 30, 2010, <i>or</i> August 1, 2009 – July 31, 2010	→	October, November, December 2010
1,200	September 1, 2009 – August 31, 2010, <i>or</i> October 1, 2009 – September 30, 2010, <i>or</i> November 1, 2009 – October 31, 2010	→	January, February, March 2011
1,200	December 1, 2009 – November 30, 2010, <i>or</i> January 1, 2010 – December 31, 2010, <i>or</i> February 1, 2010 – January 31, 2011	→	April, May, June 2011
1,200	March 1, 2010 – February 28, 2011, <i>or</i> April 1, 2010 – March 31, 2011, <i>or</i> May 1, 2010 – April 30, 2011	→	July, August, September 2011

### **MEMBERS WITH LESS THAN 300 HOURS IN A CONTRIBUTION QUARTER**

Members who do not satisfy the new Eligibility Rules above may continue your eligibility by making a Minimum or Difference Payment if certain criteria are met. The Minimum and Difference Payments are based on the 300 hours mentioned in the 300 Quarterly Hours Worked per Contribution Quarter rule. As an alternative, members may elect to continue coverage under the COBRA provisions.