Certain classes of members are eligible to continue coverage under the Minimum and Difference self-pay provision when health coverage cannot be extended by hours worked. A maximum of six (6) quarters or 18 months of coverage is allowed under each Minimum/Difference period. You cannot make Minimum/Difference payments if you are eligible for Medicare. Each Minimum/Difference period must be separated by at least two consecutive quarters of hours-based eligibility.

### Contribution and Benefit Quarters

<table>
<thead>
<tr>
<th>CONTRIBUTION QUARTER (HOURS WORKED)</th>
<th>PROVIDES COVERAGE</th>
<th>FOR THE FOLLOWING BENEFIT QUARTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>August, September, October</td>
<td>→</td>
<td>January, February, March</td>
</tr>
<tr>
<td>November, December, January</td>
<td>→</td>
<td>April, May, June</td>
</tr>
<tr>
<td>February, March, April</td>
<td>→</td>
<td>July, August, September</td>
</tr>
<tr>
<td>May, June, July</td>
<td>→</td>
<td>October, November, December</td>
</tr>
</tbody>
</table>

### Minimum and Difference Payment Calculations

All payments are based on 300 credit hours. The number of credit hours you worked in the Contribution Quarter will be subtracted from 300 hours. This total will be multiplied by the current hourly health plan contribution rate specified in the labor agreement. The result is the payment amount due. If you work no hours, you pay for the full 300 hours. You can view your hours worked at [https://www.carpdc.org/Members/HoursReport](https://www.carpdc.org/Members/HoursReport).

### Minimum and Difference Payment Options

You have two options for making these payments:

* **Option #1-Quarterly**: The full quarterly payment is due one month prior to the Benefit Quarter. (Example: For January, February and March coverage, your full payment is due December 1)

* **Option #2-Monthly**: Quarterly payments can be split into three separate equal monthly installments. With monthly payments, your eligibility will be extended on a monthly basis only. Monthly payments are due one month prior to month of coverage. Example: For January, February and March coverage, your 1st payment is due December 1, 2nd payment is due January 1 and 3rd payment is due February 1)

### Points to Remember about Minimum/Difference:

1. Once you have completed a Minimum/Difference period, you must work 300 hours in at least two consecutive Contribution Quarters in order to begin another Minimum/Difference period.
2. Members who become eligible for Medicare by age or disability cannot make Minimum/Difference Payments. If you become eligible for Medicare in the middle of a Benefit Quarter, you will only be allowed to make payments for coverage up to your Medicare effective date. Please make sure you enroll in Medicare Part A and B before your Minimum/Difference option terminates, otherwise, you may have to pay a penalty to enroll in Part B.
3. If you elect Minimum/Difference payments, you waive your and your family’s rights to COBRA coverage.

### Alternative COBRA Continuation Coverage Payments

As an alternative to your first Minimum-Difference quarterly payment, you can choose to extend eligibility through COBRA Continuation coverage. You and/or your eligible dependents are entitled to elect COBRA Continuation coverage for up to 18 months, due to reduction in hours. For further information, please refer to your COBRA Rights explained in detail on our website: [www.carpdc.org/BenefitServices/HealthAndWelfare](http://www.carpdc.org/BenefitServices/HealthAndWelfare).

### Points to Remember about COBRA:

1. If you become eligible for Medicare after you elect COBRA, your COBRA coverage will end the day before your Medicare goes into effect.
2. COBRA coverage does not include Life Insurance benefits, Accidental Death & Dismemberment Insurance benefits, or Short Term Disability benefits.
3. If you elect COBRA payments, you waive your option to make the quarterly or monthly Minimum/Difference Payments.