

CARPENTERS' HEALTH & WELFARE TRUST FUND OF ST. LOUIS



Contribution and Benefit Quarter Schedule

CONTRIBUTION QUARTER (HOURS WORKED)	PROVIDES COVERAGE	FOR THE FOLLOWING BENEFIT QUARTER
August, September and October	→	January, February and March
November, December and January	→	April, May and June
February, March and April	→	July, August and September
May, June and July	→	October, November and December

Certain classes of members are eligible to continue coverage under the Minimum and Difference self-pay provision when health and welfare coverage cannot be extended by hours worked. A maximum of six (6) quarters or 18 months of coverage is allowed under a Minimum/Difference period. Each Minimum/Difference period must be separated by at least two consecutive quarters of hours-based eligibility. Below is a description of the payment options that accompany them.

Minimum and Difference Payments

The payment is based on the number of hours credited (worked and contributions paid) in a Contribution Quarter to extend coverage in the corresponding Benefit Quarter (see chart above). A Minimum Payment means you have no hours worked in the Contribution Quarter and need to make a full payment. A Difference Payment means you have some credited hours and the calculation for your payment will be offset by those hours.

All payments are based on 300 credit hours. The number of credit hours you work in the Contribution Quarter will be subtracted from 300 hours. This total will be multiplied by the current hourly health and welfare rate specified in the labor agreements to figure a payment amount due.

Minimum & Difference Payment Options

You have two options for making these payments:

Option #1 – Quarterly: If you choose to make a full quarterly payment, the payment is due one month prior to the quarter of coverage.

Option #2 – Monthly: Quarterly payments can also be split into three separate equal monthly payments. If you choose to make monthly payments, your eligibility will be extended on a monthly basis only. Monthly payments are due one month prior to month of coverage.

Points to Remember:

- 1. Minimum/Difference Payments are due one month prior to the month of coverage and must be paid by the 15th to be timely. Payments not received timely results in termination of coverage.**
2. Once you have completed a full Minimum/Difference period, you must work 300 hours in **two** consecutive Contribution Quarters in order to be eligible for another Minimum/Difference period.
3. Members who become eligible for Medicare will be moved from the active self-pay classification to the non-active self-pay classification at the first of the month you become eligible.
4. If you are eligible for Medicare, and are moved into a non-active classification, the plan requires enrollment in Medicare Parts A and Part B in order to participate in the Carpenters Medicare Supplement Plan.
5. Please remember, if you become covered with another group health plan by employment, you will need to notify the Fund office as soon as possible so your benefits can be coordinated correctly.
6. If you choose the Minimum or Difference payment option, you automatically waive your rights to COBRA benefits.

Alternative COBRA Payments

As an alternative to your first Minimum-Difference quarterly payment, you can choose to extend eligibility through the COBRA plan. You and/or your eligible dependents are entitled to elect COBRA 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.

Points to Remember:

1. Please remember, if you become covered with another group health plan or Medicare, you will need to notify the Fund office as soon as possible, as this will affect your COBRA coverage.
2. COBRA coverage does not include Life Insurance benefits, Accidental Death & Dismemberment Insurance benefits, or Weekly Accident and Sickness benefits.
3. Remember, if you choose to elect COBRA payments, you waive your option to make the quarterly or monthly Minimum Difference Payments.