

Eligibility – When Coverage Begins

Eligibility for coverage for Active Employees is based on your working a certain minimum number of hours as explained below with one or more Employers who actually make Contributions to the Fund on your hours of employment.

Even if an Employee's Hours Bank Reserve contains sufficient hours for initial eligibility, the only benefit an employee will have until he or she completes an enrollment form for one of the medical options and one of the dental options will be life insurance. Even if the employee fails to return the enrollment forms to the Administrative Office in a timely fashion, the employee's Hour Bank Reserve will be charged as if the employee has completed all the steps required for enrollment in the benefits offered by the Plan, however, the employee will have no actual coverage (except for life insurance) until the employee has completed all the steps required for enrollment in benefits offered by the Plan. The employee's failure to take appropriate action in enrolling for benefits will cause a reduction in the employee's Hours Bank Reserve without providing the employee with benefits or coverage, which would exist if the employee enrolled in the benefit options available to him or her on a timely basis.

Important: Note sections titled, "Hours Bank Reserve Termination" and "Cancellation of Eligibility & Termination of Hours Bank Reserve".

Working Local 11 Electricians

You will be eligible for benefits under the Southern California IBEW-NECA Health Trust Fund the first day of the third month, following receipt of 100 hours of contributions at the rate established time to time by the IBEW Local 11 Inside Wiremen's Agreement on your behalf within four consecutive months. The process is shown by the following examples:

Example 1 – You work 100 hours in January and the employer(s) reported and paid contributions in February. You will be eligible for benefits on May 1st.

Example 2 – You work 25 hours in January, February, March and April and the employer(s) reported and paid the contributions in February, March, April and May. By the end of May you have worked 100 hours and the contributions have been received on your behalf, and you will be eligible for coverage August 1st.

If you do not achieve eligibility within a 4 consecutive month period your then accrued hours shall be cancelled. This process is shown by the following example:

Example – In January, February, March and April you work 24 hours in each month. Your employer(s) reported and paid all contributions in February, March, April and May. You have no other hours in your Hours Bank Reserve. Because your total hours do not equal 100 hours in a 4 consecutive month period you did not achieve eligibility and the oldest month's hours are cancelled. The new 4-month period to accumulate hours for eligibility in the above example will be the work months of February, March, April, and May.

The chart sets forth below reflects ongoing eligibility based upon hours worked in particular months.

For Example:

100 Hours Worked In	Gives Eligibility In
July	November
August	December
September	January
October	February
November	March
December	April
January	May
February	June
March	July
April	August
May	September
June	October

The foregoing chart presumes that the contributions for the hours you worked are actually received by the Southern California IBEW-NECA Health Trust Fund. Contributions must be received in order for eligibility to be provided.