



SOUTHERN CALIFORNIA IBEW-NECA TRUST FUNDS

Benefits Bulletin

November 1, 2017



You Must Notify the Health Plan of a Marriage Change within 60 days

Beginning in 2018, failure to notify the Trust Fund before the end of the 60-day deadline will result in the loss of Hours Bank Reserve hours

Effective January 1, 2018, participants that fail to notify the Administrative Office of a marital status change will face an additional penalty: **loss of Hours Bank Reserve Hours.**

Background

Participants are required to notify the Administrative Office of any change in their marital status, including:

- Divorce;
- Legal separation;
- Annulment; and
- Dissolution.

When you experience one of the above changes, your former spouse is no longer eligible as a dependent under your SCIBEW-NECA Health Plan coverage. Your former spouse will be offered COBRA coverage for a period up to 36 months, as

long as the Administrative Office is notified of the marriage change within 60 days.

If the Administrative Office is not notified in time, your former spouse will not be eligible to elect COBRA coverage.

Rule Change

Beginning on January 1, 2018, if you and your former spouse fail to notify the Administrative Office of a change in your marital status before the end of the 60-day deadline, **your Hours Bank Reserve will be charged 100 hours for each month you fail to notify** (after the 60-day deadline).

For example, if you and your former spouse are divorced effective June 30, 2018, you must notify the Administrative Office of the divorce by August 29. If you notify the Adminis-

trative Office on November 15, your former spouse will not be eligible for COBRA coverage and you will lose 300 hours from your Hours Bank Reserve.

In addition, the insurance company or HMO provider administering your coverage may hold you liable for any claims paid on behalf of your former spouse while he or she was ineligible under your SCIBEW-NECA Health Plan coverage.

So make sure you notify the Administrative Office of any change in your marital status within 60 days. Don't rely on your former spouse to do it, because it can have a **serious effect** on you.

If you have any questions, please contact the Membership Services Department at **(800) 824-6935.**