



SOLANO AND NAPA COUNTIES

# ELECTRICAL WORKERS BENEFIT FUNDS



May 2013

## Solano-Napa Counties Electrical Workers Health & Welfare Plan

### Eligibility Procedure Due to Reciprocity Work Hours

In order to help you establish or continue Health and Welfare eligibility through accumulation of hours in your hours bank when working under a reciprocity agreement, the following options are available for crediting hours that have not been paid or reported to this Trust Fund Office.

Reciprocity hours usually take an extra month to be received by the Solano-Napa Counties Electrical Workers Health & Welfare Plan (the “Plan”) from the reciprocal Trust Fund. The hours are received and entered by the reciprocal Trust Fund the month after they are worked by you unless they are delinquent. Then the reciprocal Trust Fund forwards the hours and contribution amount usually by the end of the following month to this Plan’s Trust Fund Office. Because the reciprocity process could cause delay which may result in a “loss of coverage” or “failure to establish coverage” you can call the Trust Fund Office (BeneSys) and advise them of hours worked out of area and fax check stubs or identify your employer. Benesys can verify and credit your account before the dollars/hours are actually transferred.

#### For example:

Hours worked in January are received by the reciprocal Trust Fund in February which should be applied to your March eligibility. The reciprocal Trust Fund actually sends the hours/employer contributions to this Trust Fund by March. Because the hours are not in the system when eligibility for March is calculated (at the end of February), the system reads it as though you have not yet established or continued your eligibility. This may result in the Plan sending you a self-pay notice/COBRA notice you may or may not actually owe to the Trust Fund.

The following is the procedure you can follow to help obtain eligibility while working reciprocity hours:

1. Before the end of a work month, contact the Trust Fund Office (Alannah at extension 8643) and advise her the hours you worked for your employer. The Trust Fund Office will contact the reciprocal Trust Fund. If they can confirm that they have received payment for a sufficient number of hours and are in the process of transferring a payment to this Trust Fund, your eligibility can be manually entered and self-pay and COBRA notices can be pulled. Please note that the contribution rate may be lower/higher in the reciprocating local and

will need to be pro-rated when received by this local. If lower, not every hour worked will apply to eligibility.

2. However, if the employer has not paid timely, please provide the Trust Fund Office with your check stubs for purposes of verifying your eligibility for Health and Welfare, if the hours were worked due to reciprocity. (Check stubs must supply Health & Welfare hours and rate of contribution).
3. You can submit a self-payment once you receive a self-payment notice. In the event that a sufficient amount of reciprocity hours are received for that month's eligibility, your payment will be entered into a savings bank for a future month of loss coverage.

*This document has been uploaded and is available on the participant website at*  
[www.ibew180benefitfunds.org](http://www.ibew180benefitfunds.org)