



# THE EMPLOYEE PAINTERS' TRUST HEALTH & WELFARE FUND

## ***PRE-RETIREMENT NOTIFICATION***

Dear Participant of The Employee Painters' Trust Health & Welfare Fund:

As you approach potential early retirement age, the Health & Welfare Trust would like to take this opportunity to explain your Retiree Health & Welfare program options. You may be eligible for these benefits if you are a normal, early, non-bargaining, or union-affiliated participant.

The information in this notice is summary in nature; you should consult the Plan Document for more detailed information about your benefits, as that document is controlling.

In order to continue eligibility under the Plan as a Retiree, you must meet the following requirements:

**Normal retiree—You must meet ALL of the following:**

- Qualified and elected retirement benefits from a Pension Trust sponsored by the IUPAT, a Local, or District Council, in a region covered by this Trust, **and**
- Have 9,000 covered hours under this Trust or the IUPAT Health and Welfare Trust, **and**
- Have 3,000 hours in the last five years in this Trust

**Early retiree—You must meet ALL of the following:**

- Age 55 or older, qualified and elected retirement benefits from a Pension Trust sponsored by the IUPAT, a Local, or District Council, in a region covered by the Trust **or** you have earned 15,000 covered hours under this Trust or the IUPAT Health and Welfare Trust, **and**
- Have 15,000 covered hours under this Trust, **and**
- Have 6,000 hours in the last five years in this Trust

**Non-Bargaining participant—You must meet ALL of the following:**

- Worked for an employer participating in this Trust for a continuous 10-year period, **and**
- Been covered by this Trust for 5 years immediately before retiring

**Union-Affiliated employees —You must meet ALL of the following:**

- Been an employee of any District Council or Local Union Participating in the Trust, **and**
- Been covered by this Trust in the 5 years immediately before retiring

**OR**

- Been an employee of IUPAT or a direct affiliate, **and**
- Been covered by this Trust for 5 consecutive years at some point in the past, **and**
- Been covered under the IUPAT Health and Welfare Trust fund immediately before retiring

If you meet the qualifications listed above, you must submit an application to the Trust Office within 60 days of your retirement. If you choose to enroll in the Trust's Retiree Medical Plan, you will be required to make monthly retiree self-payments. Retiree self-payments must be consecutive from the time your active coverage ends. Self-payments are due and must be received by the Trust no later than the 10th of the month for which medical coverage is being provided.

There is an option to postpone your retiree coverage beginning date, until all other active group coverage or COBRA benefits are exhausted. If your spouse has group insurance through employment, it may be less expensive for you to maintain coverage under your spouse's plan. The EPT Health & Welfare Plan allows you to elect a one-time postponement for your beginning date of retiree coverage, but you must still apply and request the deferred beginning date within **60 days of your retirement date**.

If you should have any questions or would like a Retiree Application and Postponement Form, please do not hesitate to contact our office at the phone number provided.

Sincerely,

***Eligibility Department***  
The Employee Painters' Trust Health & Welfare Fund