

Carpenters Health and Security Plan of Western Washington

Self-Contribution Information Letter

Eligibility

Six months of Self-Contribution Coverage is available if you are a qualified temporarily disabled or unemployed carpenter. You must satisfy the following conditions to qualify for this coverage:

- You must be unemployed, residing in the geographic area covered by this plan, actively maintained on the out-of-work list at your Local Union, and not doing any work for gain or profit, even if on a temporary basis. (If you are retiring, please contact the Retirement Department at the Trust Office.) Or, you must be employed and recently dispatched to a contributing employer and working to reestablish eligibility in the Employed Plan; or
- You must be temporarily disabled with an attending physician (MD or DO only) continually certifying the disability (if your disability appears to be permanent, please contact the Retirement Department at the Trust Office); and
- You must have been eligible for benefits based on the cast back eligibility formula for at least three months during each twelve-month period of the thirty-six months immediately preceding loss of eligibility due to unemployment or temporary disability.

Special Eligibility Rights

- If you are an apprentice, you must have been eligible for benefits based on the cast back eligibility formula for at least three months during each twelve-month period you participated in the Apprenticeship Program. You must also be in good standing with the Joint Apprenticeship Training Committee (JATC).
- If you are absent from employment because of active duty in the uniformed services and you suspend or terminate coverage, you are eligible to participate in Self-Contribution Coverage for the lesser of the period of active military duty or 36 months in accordance with the Uniform Services Employment and Reemployment Rights Act (USERRA).

Participation in Self-Contribution Coverage cannot be used to help establish eligibility in the Carpenters Health and Security Plan of Western Washington – For Retired Carpenters.

Notification Requirements

If you meet the above requirements and are eligible to participate in Self-Contribution Coverage, complete the enclosed application immediately and submit it with your first month's payment to your Local Union. Please make your check payable to "Carpenters Trusts of Western Washington." Your Local Union will complete its portion of the application and forward it to the Trust Office. Your application must reach the Trust Office before your eligibility terminates. The Trust Office then notifies you, in writing, of acceptance or denial of your application.

Cost and Payment

Once your application has been approved, coverage is on a month-to-month basis, as long as you continue to meet the necessary requirements. Dependents are eligible to participate at no additional cost. Billings are mailed in the first week of the month for the following month's coverage. Monthly contribution rates for Self-Contribution Coverage and COBRA are established by the Board of Trustees and are subject to change. ***Payment is due upon receipt of the bill but not later than the 25th of the same month.*** There is ***no*** grace period. Failure to make the necessary self-contribution payment terminates coverage. However, you may elect COBRA when Self-Contribution Coverage terminates.

Total coverage under Self-Contribution Coverage and COBRA cannot exceed 18 months, or 36 months in the case of a qualified beneficiary (spouse or dependent child) who has a second qualifying event. However, if a qualified beneficiary (spouse or dependent child) has a second qualifying event while still eligible under Self-Contribution Coverage, the dependent may elect COBRA coverage for 36 months from the date of the second qualifying event.

Duration of Coverage

Self-Contribution Coverage is available for a six-month period but can be renewed for an additional six-month period if you continue satisfying the necessary requirements. Once you return to work for a contributing employer, you can continue self contributions while you reestablish eligibility under the Employed Plan.

Choice of Coverage

There are two options to choose from. If you elect to exclude dental benefits, these benefits cannot be reinstated later:

- ***Self-Contribution Coverage With Dental.*** This option is the same as the regular plan but does not provide time loss benefits.
- ***Self-Contribution Coverage Without Dental.*** This option is the same as the regular plan but does not provide time loss or dental benefits.

Important: If you or an eligible dependent are covered by another health plan or Medicare, the benefits of this plan are determined after the benefits of the other plan or Medicare.