



FAQ'S ABOUT MY ELIGIBILITY FOR BENEFITS

1. **WHAT IS THE DIFFERENCE BETWEEN MY WORK MONTH AND MY ELIGIBILITY MONTH?**

A common misunderstanding is that if you worked enough hours in a particular month, you will be eligible for benefits in that same month. This is not true. Typically, your Eligibility month falls 2-3 months AFTER your work month. **See chart on back.**

Active Construction & Non-construction:

Your Eligibility month is the 3rd month following your Work month.

Example: If you worked the required hours in February and your employer made timely contributions, you will be eligible for benefits on the 1st of May.

Flat Rates

Your Eligibility month is the 2nd month following your Work month.

Example: If you worked the required hours in February and your employer made timely contributions, you will be eligible for benefits on the 1st of April.

2. **HOW MANY HOURS DO I NEED TO WORK TO BE ELIGIBLE FOR BENEFITS?**

Active Construction = 100 hours must be worked during your work month

Active Non-construction = 120 hours must be worked during your work month

3. **CAN I RECEIVE BENEFITS WITHOUT ENROLLING?**

No. If you have worked sufficient hours to become eligible for benefits and you did not submit an enrollment card, you will not be eligible for benefits. You must enroll with the Trust Fund office before you can receive benefits.

4. **CAN I RECEIVE BENEFITS IF I DO NOT HAVE ENOUGH HOURS WORKED?**

When you do not have enough hours worked in a given work month, you can use hours in your **Hour Bank** to continue your eligibility for benefits.

Active Construction: all paid work hours in excess of 120 hours will be credited to your Hour Bank. Your bank hours cannot exceed 900 hours.

Active Non-construction: all paid work hours in excess of 120 hours, up to a maximum of 40 hours per month, will be credited to your hour bank. Your bank hours cannot exceed 360 hours.

* Hour banks do not apply for non-hourly employees (flat rates)

5. **HOW CAN I CONTINUE MY COVERAGE IF I LOSE MY ELIGIBILITY?**

Upon determining that you have lost your Eligibility for benefits, the Trust Fund office will send you a notice indicating how you can continue your coverage through either the COBRA or SELF-PAY programs.

6. **WHEN IS MY OPEN ENROLLMENT?**

December and January of each calendar year. During this time, you can change your medical and/or dental plan or add a dependent. All changes become effective March 1st of each year.

7. **WHEN DO I NEED TO CONTACT THE TRUST FUND OFFICE?**

1. When you have a new baby or adopt a child (within 45 days)
2. When you get married or divorced (within 45 days)
3. When you change your address, phone number, or contact information
4. When you are unable to work due to a disability (occupational or non-occupational related)
5. When your dependent turns age 19 and is a full-time student in college
6. When there is a death in your immediate family (self, spouse, children)

Contact: Member Services Department at (808) 441-8600 or (888) 520-8078

Regular Construction

All PAID work hours in excess of 120 work hours in a month will go to your hour bank

You need 100 work hours in a work month to be eligible

The maximum number of hours that may be accumulated in your hour bank is 900 hours

Work Month	Report Month	Eligibility Month
January	February	April
February	March	May
March	April	June
April	May	July
May	June	August
June	July	September
July	August	October
August	September	November
September	October	December
October	November	January
November	December	February
December	January	March

Non-Construction

All PAID work hours in excess of 120 work hours in a month,

Up to a maximum of 40 hours per month will go to your hour bank

You need 120 work hours in a work month to be eligible

The maximum number of hours that may be accumulated in your hour bank is 360 hours

Work Month	Report Month	Eligibility Month
January	February	April
February	March	May
March	April	June
April	May	July
May	June	August
June	July	September
July	August	October
August	September	November
September	October	December
October	November	January
November	December	February
December	January	March

Non-Construction Non-Hourly (Flat Rate)

No Hour Bank

Work Month	Report Month	Eligibility Month
January	February	March
February	March	April
March	April	May
April	May	June
May	June	July
June	July	August
July	August	September
August	September	October
September	October	November
October	November	December
November	December	January
December	January	February