



# HAWAII LABORERS HEALTH AND WELFARE TRUST FUND

## FAQ'S ABOUT MY ELIGIBILITY FOR BENEFITS

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### 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.**

#### **Hourly Construction and Non-construction:**

Your Eligibility month is the 3<sup>rd</sup> 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 1<sup>st</sup> of May.

#### **Flat Rate Non-Construction**

Your Eligibility month is the 2<sup>nd</sup> 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 1<sup>st</sup> of April.

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

Hourly Construction and Non-construction = 100 hours must be worked during your work month

### 3. CAN I RECEIVE BENEFITS WITHOUT SUBMITTING AN ENROLLMENT FORM?

NO. If you have worked sufficient hours to become eligible for benefits and you did not submit an enrollment form, you will not be eligible for benefits. You must enroll with the Administrator's 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.

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

**Non-construction:** all paid work hours in excess of 120 hours, will be credited to your Hour Bank. Your bank hours cannot exceed 600 hours.

**Flat Rate Non-construction:** no hour bank.

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

Upon determining that you have loss 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 CAN I CHANGE MY MEDICAL PLAN?

You can change your medical and/or dental plan election at any point in time following a 12-month period in which you have been covered under your current plan,

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

1. When you have a newborn (within 180 days from the date of birth)
2. When you adopt (within 45 days from the date of adoption)
3. When you get married or divorced (within 45 days from the date of marriage or divorce)
4. When you change your address, phone number, or contact information
5. When you are unable to work due to a disability (occupational or non-occupational related)
6. When your dependent obtains full-time employment or is eligible for another employer sponsored group health plan.
7. 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

<b>Work Month</b>	<b>Report Month</b>	<b>Eligibility Month</b>
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, 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 600 hours

<b>Work Month</b>	<b>Report Month</b>	<b>Eligibility Month</b>
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

**Flat Rate Non-Construction**

No Hour Bank

<b>Work Month</b>	<b>Report Month</b>	<b>Eligibility Month</b>
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