

CEMENT MASONS SOUTHERN CALIFORNIA
HEALTH & WELFARE FUND

Eligibility & General Plan Provisions

Eligibility – When Coverage Begins

Eligibility for coverage for Active Employees is based on your working a certain minimum number of hours as explained below with one or more Employers who make contributions to the Fund on your hours of employment.

If you work for an employer who has failed to either submit a contribution report and/or pay all or a portion of the contributions reported to the Trust Fund for hours you have worked, you will be granted hours up to a maximum of five (5) consecutive months only. Further, if your employer has not submitted an employer report of hours to the Trust Fund, but if you provide proof through employer check stubs of having worked with the employer, you will be given credit in the same manner as above. The example below will assist you in understanding this policy:

You worked 92 hours for your employer for each month in the months of March, April and May, giving you 276 hours total. These 276 hours will give you Tier 1 eligibility for medical, prescription drug and life insurance benefits for the eligibility quarter of August 1st through October 31st. If your employer fails to make contributions for these three months, you will be eligible for benefits based on the hours worked taken from the employer report and without a report, from your check stubs, to verify that you worked the hours.

To continue the above example, you continue to work for a delinquent employer for 92 hours each month in the months of June, July and August. You will only be granted hours based on the “No Dollar” employer reports or your check stubs for the months of June and July since hours granted is limited to a maximum of five (5) consecutive months. Therefore, you will only have 184 hours total and thus you will not be eligible for benefits during the eligibility quarter of November and January.

Active Employees Who Are Eligible

Employees will be eligible for the following benefits, if hours are worked in a specified three-month period for one or more employers who contribute to the Fund on hours of employment or if combined work hours and the reserve bank hours equal the eligibility hour requirement indicated below.

Following is a summary of the eligibility rules:

Tier 1	If the participant works at least 275 hours but less than 375 hours during a specified 3-month work period of:	Coverage will be: Medical, Prescription drug, and Life insurance benefits (NO DENTAL & VISION)
	<u>WORK MONTH PERIODS</u>	<u>ELIGIBILITY COVERAGE MONTHS</u>
	March, April, May	August 1 through October 31
	June, July, August	November 1 through January 31
	September, October, November	February 1 through April 30
	December, January, February	May 1 through July 31
Tier 2	If the participant works at least 375 or more hours during a specified 3-month work period of:	Coverage will be: Medical, Prescription drug, Dental, Vision and Life insurance benefits
	<u>WORK MONTH PERIODS</u>	<u>ELIGIBILITY COVERAGE MONTHS</u>
	March, April, May	August 1 through October 31
	June, July, August	November 1 through January 31
	September, October, November	February 1 through April 30
	December, January, February	May 1 through July 31

Reserve Hours Bank

For hours worked in excess of 375 in a specific work quarter, those hours will be credited to a reserve account up to a maximum hours bank of 150 hours. A participant can use these reserve hours as credit toward the next eligibility quarter unless the combined credited hours (hour worked and reserve hours) is less than 275, in which case the credit is cancelled.

Hours Self-payment Program

If a participant is within 30 hours or less of working the required minimum quarterly hours, the participant may self-pay for up to a maximum of 30 hours based on the employer contribution rate, which is subject to change but is currently \$8.43 per hour. Any quarter in which a participant uses a self-payment to maintain eligibility will run concurrently with COBRA continuation coverage and will reduce the maximum COBRA coverage period.

Eligibility Reserve Change – The Pointer Notice - September 2022

Currently, if you work more than 375 hours in a specific quarter, the hours you work over 375 are credited to an Eligibility Reserve account until you accumulate 150 hours from all periods. You can use these reserve hours as credit toward the next eligibility quarter unless your combined credited hours (hours worked and reserve hours) are less than 275, in which case your credit reserve is canceled.

Beginning with September 2022 hours, if your combined credited hours (hours worked and reserve hours) are less than 275, rather than losing all of your reserve hours, you can carry over 50 hours to apply toward the next eligibility quarter. The 50 hours are carried over for the next quarter's eligibility only; the hours do not accumulate. If the following quarter your hours are still less than 275, all hours except 50 hours are canceled.

Internet Access - Zenith American Solutions, Inc – “PARTICIPANT EDGE”

Remember to view and manage your Plan information. You can go to the Zenith American Solutions website <http://www.zenith-american.com> to review your eligibility and contribution history. If you are a new user, click on “**log into your account**”, then choose “**Participant Edge**”, you will then be at the Participant Login to set up your account with a user name and password. You can also download the **Participant Edge Mobile App** to login to your account. If you have any questions regarding your Health & Welfare, Vacation, IRA or Pension benefits, or if you would like to request a Pension Benefit Statement; please call the Administrative Office at (626) 444-4600

Department Telephone: (626) 258-4020

Department Fax Number: (626) 258-4090

Department email: CMHealthVac@zenith-american.com

Zenith American Solutions Inc
Administrative Office

Ref: Eligibility Rules_updated 02/2023