



HEAT & FROST INSULATORS AND ASBESTOS WORKERS HEALTH AND WELFARE TRUST FUND

HEALTH AND WELFARE ELIGIBILITY RULES

To establish eligibility with the *Heat & Frost Insulators and Asbestos Workers Health & Welfare Fund*, you must work for contributing employers at least 320 hours during a consecutive three month period. Your coverage for you and your dependents will begin on the first day of the second month that follows the month you accumulate the 320 hour requirement.

Once you have completed the 320 hour requirement, contact the Trust Fund Office to obtain the forms needed to initiate coverage and enroll dependents.

In order to maintain eligibility once it has been initiated, the member must work for contributing employers at least 120 hours per month. Coverage will be provided for the second month following the month during which the 120 hours were worked.

If the member works more than 120 hours during any month, the excess hours will be credited to their hour bank, up to a maximum of 30 hours per month. If the member works less than 120 hours for a contributing employer during any month, the number of hours needed will be subtracted from their hour bank. In no event will the number of hours in their hour bank exceed 240.

If at any time you lose coverage because you are disabled, coverage for you and your dependents may be continued for up to 12 months provided you file an application with the Trust Fund Office.

If coverage terminates due to any other events not related to disability, the member and their dependents have the right to continue coverage for a period of time through COBRA. Any information including, COBRA rates and/or election forms can be provided by the Health & Welfare Office.

For any further questions or to obtain a copy of a form needed; please contact the Trust Fund Office directly at (800)433-6692.