

# Highlights of TeamstersCare Eligibility – Moving & Storage and Trade Show Program



## **TeamstersCare Membership**

You become eligible for TeamstersCare benefits in one of two ways:

- You begin working for an employer who is already participating with Teamsters Local 25 (or some other participating Local or organization) and who is contributing to Teamsters Union 25 Health Services & Insurance Plan (TeamstersCare)—in this case, you become an active participant as soon as you fulfill the eligibility requirements
- or
- You are already working for an employer who begins participating with Teamsters Local 25 (or some other participating Local or organization) and begins contributing to TeamstersCare—in this case, you become an active participant when your employer contributes to TeamstersCare an amount equal to the remittance rate times the required number of hours and you fulfill the eligibility requirements.

## **Eligibility Requirements: How To Become and Remain Eligible**

To become eligible to enroll in benefits once you're covered by a contract requiring contributions on your behalf, you have to work and your employer must have remitted contributions for a total of 550 or more hours during a fixed six-month eligibility determination period. To be eligible for coverage for the period February 1 through July 31, you must have a minimum of 550 hours contributed on your behalf in the previous June 1 – November 30 period. To be eligible for coverage for the period August 1 through January 31, you must have a minimum of 550 hours contributed on your behalf in the previous December 1 – May 31 period, as follows:

<b>Eligibility Determination Period</b>	<b>Benefit Coverage Period</b>
<i>A minimum of 550 hours credited in:</i>	<i>Gives coverage in:</i>
June 1 - November 30	February 1 - July 31
December 1 – May 31	August 1 – January 31

## **Banked Hours**

Effective with the eligibility determination period of June 1, 2022 through November 30, 2022, you may be able to bank credited hours toward the next six-month eligibility determination period in case you fall short of the required 550 hours for eligibility. Here's how it works:

- First, your Moving & Storage and/or Trade Show employers must have made contributions of 800 or more hours on your behalf during a six-month eligibility determination period.
- Then, hours contributed above 550 in that same determination period may be “banked” and used in the next six-month eligibility determination period in case you fall short of the required 550 hours.
- To apply banked hours to the next determination period to maintain your eligibility, you must certify to TeamstersCare that the shortage in work hours was involuntary, and that you did not retire or sever employment.

**Hours Bank Example:** If you had 850 hours of contributions in the eligibility determination period June through November, you are eligible to bank 300 hours ( $850-550=300$ ) to use in the next determination period. Then, if you work and have 450 hours credited in the December through May eligibility determination period, you may use 100 of your banked hours to reach the required 550 hours to continue eligibility through January 31<sup>st</sup>. Remember, to apply the banked hours, you must be able to certify that the reduction in your work hours was involuntary and that you are still actively employed. Banked hours in excess of those needed to maintain eligibility in a determination period, in this case 200 hours ( $300-100=200$ ) are eliminated cannot be used at a future date.