

Benefit Trust – Traveler Eligibility Rules

Date of Notification: **June 2024**

Please note the following Plan changes for TRAVELERS will take effect with hours worked on and after July 1, 2024:

Active Participants - Initial Eligibility

1,000-hour Rule

You become eligible for coverage under the Plan if you:

1. Perform work that is under the jurisdiction of an Iron Workers Local Union that participates in the Plan (i.e., Covered Employment); **and**
2. Complete at least 1,000 hours of work during a 12-consecutive calendar month period, with some hours worked in the first month of the 12-month period.

In order to receive benefits, the Benefit Trust Office must receive your completed enrollment card with your list of Dependents and your Beneficiary. Claims may be denied, or payments may be delayed if you have not submitted your enrollment card to the Benefit Trust Office.

A Traveler is defined for purposes of this Plan as someone who is not a member of a Local Union affiliated with the Iron Workers District Council of Southern Ohio & Vicinity, but rather is from a local union outside of this District Council, who travels to our jurisdiction and performs work. The 1,000-hour Rule applies to Travelers from local unions outside of the District Council of Southern Ohio & Vicinity.

Travelers: Members of any local union outside of the District Council of Southern Ohio & Vicinity who work within the jurisdiction of the District Council of Southern Ohio & Vicinity may complete a Reciprocity Form to have their hours reciprocated back to their Home Fund. The Reciprocity Form is located on the Plan's website, or can be requested by contacting the Fund Office. Under special circumstances, a traveler can become eligible for coverage after 1,000 hours of work in Covered Employment during a 12-consecutive calendar month period, provided the traveler has not established eligibility for health insurance in his home local and some hours are worked in the first month of the 12-month period.

Coverage begins on the first day of the second month after you meet the eligibility requirements, which is your Effective Date for benefits.

Reserve Accumulation Account Hour Bank

Hours worked as a Traveler are not credited to the Hour Bank.

Money Bank

Contributions for hours worked as a Traveler are not credited to the Money Bank.

Self-Payments

Travelers are ineligible for self-payments. Travelers who became eligible for coverage under this Plan whose eligibility ends because he has not worked the required number of hours, may only continue coverage by electing COBRA (please see the COBRA Continuation Coverage section for details).

Health Reimbursement Account (HRA)

Travelers are not eligible for the HRA benefit.

Board of Trustees

The Board of Trustees is currently comprised of the following individuals:

Iron Workers Local Union No.	Union Trustees	Employer Trustees
22	John Whitaker	Scott Hermesch
44	David Baker	Mark Douglas
70	James Stiles	Mark Bishop
147	Jeff King	Adam Fruchey
172	Robert Mullett	Craig Wanner
290	Rodd Shields	John Hesford
292	Robert Kara	Ronald Fisher
769	Russell Montgomery	Scott Massie
787	Bradley Winans	Clinton Suggs

Sincerely,

BOARD OF TRUSTEES

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. This SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any provision or feature is not discussed in this SMM or is only partially discussed, then the terms of the Plan will govern in all such cases.

The Board of Trustees reserves the right to amend the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with applicable law, the amendment procedures established under the Plan, and the Trust Agreement.

The Board of Trustees (or its duly-authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.