

Have a question?
Need some help?



Call 1 (800) 527-4613 today!
Benefits Information Center

The purpose of the call center is to speed up phone call processing and reduce wait times for customer service. All of our customer service representatives in BIC have been trained to take care of all calls pertaining to claims, member records and employer accounts.

Questions on pension and annuity are forwarded to the Pension/Annuity department for handling.

All calls needing customer service are forwarded to the Benefits Information Center (BIC) where the members and/or the providers receive one-stop assistance for all of their benefit questions. In the event that your inquiry cannot be immediately resolved, a customer service request will be initiated on your behalf and forwarded to the appropriate department for handling.

Call us today and we will do our best to help you with your inquiries and questions. Be sure to have your medical ID number or your social security number handy for identification purposes.

If you call the Trust Office and need to leave a voicemail message, please remember to:

Speak slowly and clearly.

Include your name and phone number.

Include the reason for your call.

After the message, please repeat your name and phone number.

DISCLOSURE:

Any information contained in this brochure does not supersede any of the information contained in your **Summary Plan Description** and should be considered only as a tool for your use. This publication does not contain all of the rules and regulations pertaining to the subject discussed in this publication and are subject to change at any time. For full disclosure of all of the rules and regulations pertaining to any of your benefits, please refer to your **Summary Plan Description** and any accompanying **Rules and Regulations** and then contact the Trust Office with your questions.

Understanding Eligibility



**Ironworker Employees'
Benefit Corporation**

I.E.B.C.
Administrator for

**California Field Ironworkers
Trust Funds**

Pension Trust • Welfare Plan
Vacation Trust • Annuity Trust
Apprenticeship Training &
Journeyman Retraining Fund
Ironworkers Workers'
Compensation Program (ADR)

131 No. El Molino Avenue
Suite 330
Pasadena, CA 91101-1878

Tel: 626.792.7337
or 1.800.527.4613

Visit us on the web at:
www.ironworkerbenny.com

Eligibility is based on an Hour Bank; and once initial eligibility is earned, you must maintain that Hour Bank so that at least 100 hours may be deducted each month in order to remain eligible. The following explains in more detail how the eligibility rules will be applied.

The term "**Hour Bank**" refers to the account established for the accumulation of hours in excess of the 100 hours required per month to maintain your eligibility. Hours accumulate to provide additional earned eligibility. For every additional 100 hours in the hour bank, the member earns one (1) month of eligibility up to a maximum of 600 hours or 6 months eligibility.

Initial Eligibility

You will become eligible on the first day of the second calendar month that follows a period of not more than three consecutive calendar months during which you work at least 300 hours for Contributing Employers. Your eligibility will not begin until after the fourth month even if you work 300 hours in the first one or two months. Initial eligibility will be on the first day of the fifth (5) month hours are reported.

Lag Month

A lag month allows sufficient time for your employer to report the hours you worked in the preceding month(s). For example, hours you worked in January are reported by your employer in February, but would not affect eligibility until March. ***The lag month applies to all eligibility calculations.***

Continuation of Eligibility

Hours worked for Contributing Employers are credited to your Hour Bank. Following attainment of initial eligibility, 100 hours are deducted from your Hour Bank for each subsequent month of eligibility.

Your eligibility terminates the end of the month in which there are no longer 100 hours remaining in your Hour Bank for the next month's coverage. You may carry a maximum of 600 hours in your Hour Bank, which will provide up to 6 months of future eligibility.

Reinstatement of Eligibility

If your eligibility is terminated, you will again become eligible by bringing your Hour Bank total to 300 hours during the 12 calendar month period immediately following the termination of your eligibility. The 300 hours can include any new work hours plus the hours remaining in your Hour Bank at the time your eligibility terminated. You will become eligible for benefits on the first day of the second month following the period in which you work sufficient hours to regain eligibility.

If your Hour Bank does not reach 300 hours within the 12-month calendar period, any remaining hours will be cancelled and you will again become eligible only upon meeting the requirements for initial eligibility described earlier.

Disability Credit

If you become disabled, you must immediately obtain a Disability Certificate form from the Trust Office, have it completed by your doctor and mail it to the Trust Office for processing. Your Hour Bank can be "frozen" and a Disability Extension will be given on the first of the month following the actual date of your disability.

Your Disability Extension will end the earlier of:

- (a) the last day of the month in which you are no longer disabled; or
- (b) 6 months.

You must return to work and work a minimum of 300 hours before you can apply for a second disability extension.

When your Disability Extension has ended, your Hour Bank will provide additional coverage based on the number of hours in your Hour Bank at the time your extension became effective. Under these rules, you could receive as much as 12 months of eligibility.

No extension will be granted in any month where an ironworker has worked in excess of 24 hours.

General Eligibility Rules

You will immediately forfeit your entire accumulated Hour Bank if:

You work as an ironworker for any non-signatory (non-contributory) employer (non-union work) or for cash payment;

You knowingly allow a contributing employer to contribute to the Plan less than all the hours you have worked for which contributions are required;

You continue working for an employer that has failed to pay the necessary contributions after you have been advised of this fact;

You are no longer a member in good standing of a local union in the District Council of Ironworkers of the State of California and Vicinity and are not registered on the "Out-of-Work" list during the period for which you are not eligible for benefits.

You fail to comply with the Plan's subrogation provisions as required.