

# UA LOCAL 190 PLUMBERS/PIPEFITTERS/SERVICE TECHNICIANS GAS DISTRIBUTION FRINGE BENEFIT FUNDS

## Your Records are Your Responsibility

We would like to remind you that there are many situations that require you to communicate with the Fund Office in order to update or maintain your current benefit information. If it is found that the Fund has paid a claim in error, you may be responsible for reimbursing that claim.

When a spouse has coverage elsewhere (i.e. another employer) for medical, dental, or vision benefits, you must notify the Fund Office for coordination of benefits. This is so that the appropriate health care plan is making payment for that claim. The Fund is making every attempt to keep our plan costs reasonable and coordination of benefits is very important to that effort.

In the event that you should experience any of the following life events, **you must notify the Fund Office within 30 days to have your coverage adjusted accordingly:**

- Change of address
- Birth of a child
- Adoption of a child
- Marriage
- Dependent stepchild resulting from marriage
- Divorce or legal separation
- Death of a spouse or dependent
- Loss of a dependent's status due to:
  - Marriage
  - No longer supported
  - Entry into the armed forces
  - End of the year child turns 18
    - Appropriate documentation is necessary if attending post-secondary school as a full-time student to continue coverage
  - Dependent's loss of coverage through spouse's plan

Additionally, Medicare eligibility due to an injury or illness prior to age 65 for the participant, spouse and/or dependent must be brought to the attention of the Fund Office *immediately*.

This list of life events should be used as a guideline for when to contact your Fund Office regarding your health care coverage. Should you or a family member experience any other significant life events, please contact the Fund Office to ensure compliance with the requirements of the UA Local 190 Health Care Plan.

Effective with hours worked in June 2009, hours worked will be reflected in the eligibility of the month following a two-month accounting period after eligibility requirements have been met. For example, hours worked in June will be reflected in a member's eligibility for the month of August. The chart below provides a guideline for hours and the month of eligibility affected.

Month of Hours	Month of Eligibility	Month of Hours	Month of Eligibility
June	August	December	February
July	September	January	March
August	October	February	April
September	November	March	May
October	December	April	June
November	January	May	July