



## **Advance of Harrison Trust Health and Welfare Coverage for new Journey Level Workers Day 1 Option**

***This is a loan of future banked hours so it is not a cost to You or the Union to utilize this option instead of waiting for Healthcare to kick in naturally which takes 60-90 days. Only people that would lose something they already had by joining the Union will qualify for this program.***

In order to avoid a hardship for journey persons who have begun to work for a contributing employer and may have to wait several months for Harrison Trust health and welfare coverage under the active employee plan's leg month eligibility system, the board of trustees has decided the Harrison Trust will advance up to two months of Harrison Trust health and welfare coverage under the terms set forth below.

- 1. The applicant must be a journey person who has started to work for a contributing employer;*
- 2. The applicant must not have had contributions made on his/her behalf to the Harrison Trust in five years preceding the application;*
- 3. The applicant must provide proof of group health and welfare coverage for the month immediately before the month Harrison Trust health and welfare coverage will start. Usually referred to by the Insurance Industry as a Certificate of Coverage. It is obtained by you calling Insurance provider and requesting it.*
- 4. An applicant must be made to the Trust Office and the application must be approved by the Trust Office or the Board of Trustees.*

If the application is approved, the journey person and his/her dependents will be provided up to two consecutive months of Harrison Trust Health and welfare coverage. Coverage will start the first day of the month after the journey person's application has been accepted and the journey person has started to work for a contributing employer. After up to two consecutive months of Harrison Trust health and welfare coverage have been provided, the journey person must meet the Harrison Trust eligibility rules in order to continue Harrison Trust health and welfare coverage.



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*The standard Harrison Trust eligibility rules are that you must work a certain amount of hours per a month based on the plan you choose. Trust Plan highly recommended is 143 hours per month. Kaiser Plan is 151 hours per month and the Providence Plan is 163 hours per month. We do not recommend the Providence Plan to new members because the Trust Plan covers Providence facilities places for less money at better rates.*

*Members who come up short on hours during a month are given the option to go without insurance coverage that month or pay for the hours they came up short at the cost of \$10.05 per hour or skip insurance that month.*

1. This is avoided by most members because every hour above the required hours are stored in a “Reserve Account” that automatically fills in missing hours. This Reserve Account is utilized to miss time from work for any reason without worrying about a lapse of coverage. A journey person can store up to 12 months’ worth of hours.
  - a. *Example if you work the average of 173 hours per month and are on the Harrison Trust Plan 143 hours than the additional 30 hours will go into your Reserve Account to use later.*
  - b. *Example if you work 140 hours in a month and have no hours in your Reserve Account you could chose to pay \$30.15 for coverage if on the Trust Plan but if on the Providence Plan it would cost you \$231.15 to keep coverage that month.*
    - i. *If you chose to skip coverage that month the 140 hours would go into your Reserve Account which would keep you out of that situation in the foreseeable future.*
2. Once you have worked 750 hours your Reserve Account will not be used for non-work related injuries and illnesses. Built into our plan is a policy that will pay your insurance premiums and additionally pay you \$400/week if you have had 6 months or more of health and welfare coverage under the Harrison Trust. This is meant to lessen the economic harm these things will cause you and your family. You will have to fill out the needed forms but there is no additional cost.



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Each journey person who takes advantage of the advance of up to two Months of Harrison Trust health and welfare coverage must repay the cost of the Harrison Trust health and welfare coverage advanced as follows:

- 1. All contributions made by a Contributing Employer to the Harrison Trust for the journey person above the minimum amount necessary to qualify for a Month of Harrison Trust health and welfare coverage which would normally accumulate in the journey person's Reserve Account will be applied to offset the initial cost of Harrison Trust health and welfare coverage advanced. Once the cost of health and welfare coverage advanced by the Harrison Trust has been recouped, health and welfare contributions made to the Harrison Trust for the journey person above the minimum amount necessary to qualify for health and welfare coverage will accumulate in the journey person's Reserve Account.*

A journey person can take advantage of the advance of up to two Months of Harrison Trust health and welfare coverage only once.