

Tuckpointers Local 52 Benefit Funds Office

Important News and Reminders

August 2022

This is How We Determine Your Eligibility for Health Coverage

Once you meet your initial eligibility requirements, you must work at least 250 hours during a “Contribution Quarter” to maintain your eligibility for health benefits during the “Corresponding Benefit Quarter”. The following chart shows Contribution Quarters and their Corresponding Benefit Quarters.

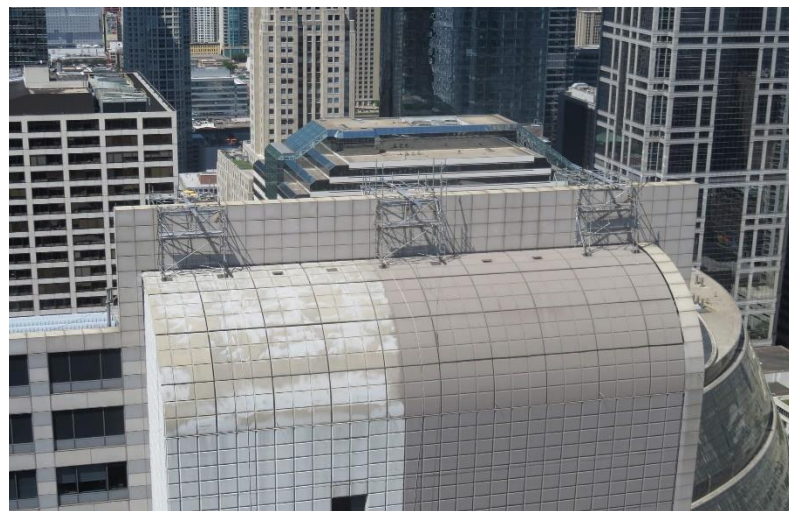
Contribution Quarter	Corresponding Benefit Quarter
January, February, March	May, June, July
April, May, June	August, September, October
July, August, September	November, December, January
October, November, December	February, March, April

If you do not work at least 250 hours during a Contribution Quarter, we will automatically look at your work hours, for which required employer contributions were made, during the current and previous quarters. You will be eligible during Corresponding Benefit Quarter if you work at least:

- 500 hours in the current and prior Contribution Quarters combined, or
- 750 hours in the current and prior two Contribution Quarters combined, or
- 1000 hours in the current and prior three Contribution Quarters combined.

EXAMPLE

If you do not work at least 250 hours during a Contribution Quarter, and you do not meet the 500, 750-, or 1000-hour requirements as described above, you are eligible to Self-Pay for the number of hours (up to 250) that you are short, to maintain eligibility for the Corresponding Benefit Quarter.



We Can Now Accept Credit Cards for Self- Pay and COBRA

We are pleased to announce that we can now accept credit card payments over the phone or in-person for Self-Pay and COBRA payments. Please call us at (630) 516-8008 if you need more information or need to make a payment to maintain your eligibility for health benefits from the Welfare Fund.

LASIK Eye Surgery is a Covered Benefit

The Board of Trustees of the Welfare Fund made LASIK Eye surgery available to all covered participants and eligible dependents as of June 1, 2020. The Fund will cover LASIK Eye surgery, including Photo Refractive Keratectomy (PRK) surgeries, 100% up to a lifetime maximum of \$4,500 per eligible covered participant.

Please call the Fund office at (630)516-8008 if you have questions about LASIK coverage.

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Flexible Spending Claims Deadline is April 1st

The deadline for filing Health Spending Account (**Flexible Spending**) claims for the previous year is April 1st. All 2022 claims are due in the Fund office not later than April 1, 2023.

We encourage you to submit these claims, with all receipts and completed claim forms, throughout the year. *(If you receive an Explanation of Benefits (EOB) with pending medical or dental claims, the claims must be finalized before any reimbursement can be considered from Flexible Spending.)*

Divorced or Getting Divorced?

If you are divorced, or in the process of getting divorced, it is your responsibility to notify the Benefit Funds Office of a change in your marital status. We will need a complete copy of the divorce decree and a QDRO (Qualified Domestic Relations Order). Your Pension and Annuity payments will be delayed if we do not have these documents on file at the Benefit Fund Office at the time of your application.

Second Surgical Opinion Required for Certain Elective Surgeries

Elective surgery means that the medical condition for which the surgery is recommended is not immediately life threatening and, therefore, is not an emergency and can be scheduled at your convenience. If your physician recommends elective surgery for certain medically necessary conditions, you are required to obtain a second surgical opinion.

Examples of elective surgery which require a second surgical opinion include, but are not limited to, Cataract Extraction, Deviated Septum (*Balloon Sinuplasty is not covered*), Hernia Repair, Knee Replacement Surgery, etc. A more complete list is in the Summary Plan Description for the Welfare Fund.



New Benefit Funds Administrator

The Boards of Trustees for the Pension, Annuity and Welfare Funds hired John Kallianis as the new Benefit Funds Administrator in May. John replaced Terry Rocco, who retired after 23 years as Administrator of the Benefit Fund Office.

John, and all the Benefit Office staff, are focused on providing participants with great customer service. Keep an eye out for news about a website and more communication and service improvements.