

Eligibility Table And Self-Pay Options Summary

In any of these events:

A member attains initial eligibility...

Takes a referral...

Goes to work...

Member keeps benefit eligibility.

Member keeps working 300 hours in test period.

If you are on a disability claim.

If you quit.

If you "roll the book."

Did you get laid off through no fault of your own?

Did you get fired?

A non-occupational injury or illness allows you to continue coverage at no charge for up to 6 months.

You may qualify for the self-pay waiver if you "sign the book" and the month in which you quit is not in the applicable test period. You would pay the subsidized amount less any credits.

You may qualify for the self-pay waiver if you "sign the book" and the month in which you "roll the book" is not in the applicable test period. You would pay the subsidized amount less any credits.

You "signed the book."

You did not "sign the book."

You do not qualify for the self-pay waiver. You will pay the full self-pay amount to continue benefits, less any accumulated credits, for up to 20 months in a 24 month period.*

And further allows you to continue coverage at a self-pay waiver rate through the 15th month of disability. If you are deemed totally and permanently disabled, you may self-pay at the early retiree rate until you attain Medicare eligibility.

If the month in which you quit appears in the applicable test period, you would pay the full self-pay amount, less any accumulated credits, for up to 20 months in a 24 month period.*

If the month in which you "rolled the book" appears in the applicable test period, you would pay the full self-pay amount, less any accumulated credits, for up to 20 months in a 24 month period.*

You qualify for the self-pay waiver. To continue benefits, you pay the subsidized amount, less any accumulated credits, for up to 15 months in a 24 month period, and at the full self-pay rate in the 16th month to a maximum 20 months in a 24 month period.*

You do not qualify for the self-pay waiver. To continue benefits, you pay the full self-pay amount for up to 20 months in a 24 month period.*

Hours Worked Over These Three Month Rolling Test Periods	Establishes Eligibility Beginning The Month Of
Jan/Feb/Mar	June
Feb/Mar/April	July
Mar/April/May	August
April/May/June	September
May/June/July	October
June/July/Aug	November
July/Aug/Sept	December
Aug/Sept/Oct	January
Sept/Oct/Nov	February
Oct/Nov/Sept	March
Nov/Dec/Jan	April
Dec/Jan/Feb	May

* Participants are eligible for self-pay benefits up to a maximum of 20 months in a 24 month period. However, each month of self-pay reduces the balance of self-pay eligibility months remaining. This chart is intended as a brief description and guide to benefit options. Please refer to the plan documents for complete details.

