



LOCAL UNION 180
**INTERNATIONAL BROTHERHOOD
OF ELECTRICAL WORKERS**

SERVING NAPA AND SOLANO COUNTIES SINCE 1901

STAN NELSON
PRESIDENT

DAN BROADWATER
BUSINESS MANAGER

Health & Welfare Questions for the Inside Agreement

Q: When will I be eligible for coverage?

A: To initially qualify for coverage you must have worked 125 hours. This provides you with an "Hours Bank" which is used to provide coverage. Once you have obtained coverage, the Trust fund deducts 125 hours per month from your hour bank to provide coverage; all other hours continue to accrue to your account to a maximum of 500 hours.

Q: I was recently married, what do I need to do to get health insurance for my spouse?

A: Submit a copy of your marriage certificate to the Local Union office. You may also want to change your beneficiary designation for your Life Insurance, Pension and with the International. All of the necessary forms are available at the Local Union office.

Q: I've completed the paperwork and submitted a copy of our marriage certificate, how long before my spouse is covered?

A: Coverage will commence the 1st of the month following the date of marriage.

Q: Where can I get Medical and Dental forms?

A: No form is required for Medical – you will have a Kaiser card. For Dental – you will have a Card. Medical application and change forms are available at the Union hall.

Q: I have questions about a Medical claim, who can I talk to?

A: BeneSys can answer any questions you may have about a claim. The direct dial number is 925-208-9980, the website is <http://ibew180benefitfunds.org/>.

Q: Where can I get more information about Dental coverage?

A: BeneSys can answer any questions you may have about a claim. The direct dial number is 925-208-9980, the website is <http://ibew180benefitfunds.org/>.

Q: I was laid off, how long will I continue to have health coverage?

A: You will continue to be covered as long as there are enough hours in your "Hours Bank" to purchase a month's coverage. It takes 125 hours per month to provide coverage. To find out how many hours you have banked, call BeneSys at 925-208-9980 or refer to the monthly statement. There are also COBRA options available when hours run out, for more information about COBRA contact the BeneSys at 925-208-9980.

Q: How do I go about obtaining vision care?

A: Vision coverage is provided through Kaiser. You can check for eligibility and coverage with Kaiser's Optical Department. See your phone book's white pages for the local number or www.kp.org

Q: I am a traveler and have been working in Local 180's jurisdiction for a while; can I reciprocate my hours back to Local 180 when I leave?

A: Subject to certain conditions; please call the Union office at 707-251-9180.