

Contractors Health Trust Hour Bank Eligibility Illustration

Employees working for a contributing employer will become eligible on the first day of the second month following the month in which they have worked a least 300 hours within four consecutive months. (Hours worked in January are reported in February and are used towards accumulation or coverage for March.) Employee works a total of 376 hours from January thru March, coverage is effective as of May 1.

Work Month	Reporting Month	Hours Worked	Accumulated Hours	Hours Charged For Eligibility	Current Bank	Eligible Month	Status
January	February	100	0	0	100	March	Accumulating Eligibility (AE)
February	March	120	100	0	220	April	AE
March	April	156	220	150	226	May	New Eligible
April	May	200	226	150	276	June	Continued Eligibility (CE)
May	June	172	276	150	298	July	CE
June	July	185	298	150	333	August	CE
July	August	180	333	150	363	September	CE
August	September	175	363	150	388	October	CE
September	October	200	388	150	438	November	CE
October	November	173	438	150	450	December	CE
November	December	160	450	150	450	January	CE
December	January	150	450	150	450	February	CE
January	February	172	450	150	450	March	CE
February	March	0	450	150	300	April	CE
March	April	0	300	150	150	May	CE

April	May	0	150	150	0	June	CE
May	June	0	0	0	0	July	Coverage dropped reduction in hours

Once an employees hours fall below 150 hours coverage is then terminated.

After deducting 150 hours for May coverage the bank balance was 117. Since the employee only worked 23 hours in April there are not enough hours for June coverage therefore, coverage is terminated effective June 1 due to a reduction in hours.

Work Month	Reporting Month	Hours Worked	Accumulated Hours	Hours Charged For Eligibility	Current Bank	Eligible Month	Status
June	July	160	252	150	262	August	Continued Eligibility (CE)
July	August	165	262	150	277	September	CE
August	September	147	277	150	274	October	CE
September	October	160	274	150	284	November	CE
October	November	173	284	150	307	December	CE
November	December	200	307	150	357	January	CE
December	January	220	357	150	427	February	CE
January	February	140	427	150	417	March	CE
February	March	120	417	150	267	April	CE
March	April	0	267	150	117	May	CE
April	May	23	117	0	140	June	Coverage Terminated

Employees may reinstate coverage if they re-accumulate 150 hours within 4 consecutive months from the month in which coverage terminates. Any hours remaining in the hour bank after the four months, are forfeited if coverage does not reinstate.

After deducting 150 hours for May coverage the bank balance was 117. Since the employee only worked 23 hours in April there are not enough hours for June coverage therefore, coverage is terminated effective June 1

due to a reduction in hours. Employee has until September work month to reinstate (four months from the date coverage terminated)

Work Month	Reporting Month	Hours Worked	Accumulated Hours	Hours Charged For Eligibility	Current Bank	Eligible Month	Status
October	November	173	284	150	307	December	CE
November	December	200	307	150	357	January	CE
December	January	220	357	150	427	February	CE
January	February	140	427	150	417	March	CE
February	March	120	417	150	267	April	CE
March	April	0	267	150	117	May	CE
April	May	23	117	0	140	June	Coverage Terminated (TE)*
May	June	0	140	0	140	July	TE
June	July	0	140	0	140	August	TE
July	August	0	140	0	140	September	TE
August	September	0	140	0	140	October	TE
September	October	33	140	150	23	November	Coverage Reinstated