



Michigan Electrical Employees' Health Plan
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IMPORTANT NOTICE
For Non-Bargaining Unit Employees

To All Non-Bargaining Unit Employees:

The Trustees have adopted some special eligibility rules that will allow Health Plan coverage for you **while you are working** to earn regular eligibility under the Health Plan. These special rules apply only to individual employees who are Non-Bargaining Unit Employees.

Special Eligibility Rules for Non-Bargaining Unit Employees

Notification

- A **Non-Bargaining Unit Employee Notification** form is attached to this notice. A Participant Data form is also included in this packet for completion and should be returned with the completed Notification form. A check/money order in the amount of **\$792.00** must accompany these forms.

Rules Governing Special Self-Payments

The rules below apply if you want to take advantage of the offer to make special self-payments for coverage **while you are working** to earn eligibility under the regular eligibility rules:

- This offer will be available to you only once during your lifetime. You can make the special self-payment for only **one month**. **YOU CANNOT HAVE ELIGIBILITY FOR THE MONTH YOU START WORKING.**
- The amount of the special self-payment is currently **\$792.00** per month. (Includes dependent coverage.)
- **The self-payment will be applied to the “second month” and your employer hours of 160 for the month you start work will give you eligibility for the “third month”.**
- Your **self-payment** must be received at the Plan Office along with the initial Notification form on which you choose to take this coverage.
- Your employer must remit 160 contribution hours for the month you start working.

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☐ *Rules Governing Special Self-Payments – Non-Bargaining Unit Employees*

- If you do not accept the Health Plan's offer by making the required special self-payment when the offer is first made, you cannot make the special self-payment at any future date. You will not be eligible for coverage under the Health Plan until you have met the regular initial Eligibility rules of the Plan.
- The special self-payment will provide Plan coverage for one month for you or for you and your covered dependents.

☐ *Plan Coverage*

- You will be covered for all of the Plan's benefits **except** the Weekly Disability Benefits. You will become eligible for Disability Benefits when you become eligible under the regular eligibility rules (160 hours reported in one month).
- A "Pre-existing Condition Clause" will be in effect for the first 6 months after your enrollment date under the Plan for you and any of your dependents. A "pre-existing condition" clause will be in effect for 6 months. A "pre-existing condition" is a sickness, injury, disease or other physical or mental condition for which medical advice, diagnosis, care or treatment (including the use of prescription drugs or medicines) was recommended or received by you or a dependent during the 6-month period immediately before your enrollment date. Genetic information is not considered a "condition" unless the condition related to such information was treated or diagnosed within the 6 month period before the person's enrollment date. If you acquire a dependent after your enrollment date, that individual's enrollment date is the date the individual became your dependent.
- Pregnancy is not considered a pre-existing condition, and the rules governing benefits for pre-existing conditions will not apply to pregnancy. In addition, the pre-existing condition limitation or exclusion periods will not apply to a newborn, an adopted child under age 18, or a child under age 18 who is placed with you for adoption, if any such child is covered under the Plan on the 30th day after birth, adoption or placement for adoption.
- DEFINITION OF "ENROLLMENT DATE" - Your (the employee's) enrollment date is the date your coverage under the Plan starts, or, if earlier, the first day of any waiting period for coverage. For most employees, your waiting period will commence on the first date of your covered employment. If you have dependents on your enrollment date, that date is also your dependents' enrollment date. If you acquire a dependent after your enrollment date, that individual's enrollment date is the date the individual became your dependent.

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☐ *When You Become Eligible Under the Regular Initial Eligibility Rules*

The purpose of allowing you to make a special self-payment is to provide coverage for you and your family while you are working to earn regular eligibility under the Plan. *Once you become eligible for Plan coverage under the regular Initial Eligibility rules the same Continuing Eligibility rules and all other eligibility rules will apply to you the same as for all other employees.*

*If you have any questions about these **special eligibility** rules, contact the Plan Office.*

Summary of Material Modifications

EIN: 38-2106878 PN: 501

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