

# ST. LOUIS - KANSAS CITY CARPENTERS REGIONAL HEALTH PLAN

## Active Self-Pay Classification Guidelines Effective May 1, 2024



Certain classes of participants are eligible to continue coverage under the Minimum and Difference self-pay provision when health coverage cannot be extended by hours worked. A maximum of two (2) quarters or 6 months of coverage is allowed within an 18-month period. You cannot make Minimum/Difference payments (MDP) if you are eligible for Medicare.

### Contribution and Benefit Quarters

CONTRIBUTION QUARTER Hours worked	provides coverage for	BENEFIT QUARTER Eligibility period
May, June, July	→	October, November, December
August, September, October	→	January, February, March
November, December, January	→	April, May, June
February, March, April	→	July, August, September

### Minimum and Difference Payment Calculations

All payments are based on 330 credit hours. The number of credit hours you worked in the Contribution Quarter will be subtracted from 330 hours. This total will be multiplied by the current Journeyman health plan contribution rate specified in the labor agreement. The result is the payment amount due. If you work no hours, you pay for the full 330 hours. You can view your hours worked by logging into the carpdc website: [www.carpdc.org/Members/HoursReport](http://www.carpdc.org/Members/HoursReport)

### Minimum and Difference Payments Due

The full quarterly payment is due one month prior to the Benefit Quarter. (Example: For January, February and March coverage, your full payment is due December 1.)

### Points to Remember about Minimum/Difference:

1. Participants who become eligible for Medicare by age or disability cannot make MDP. If you become eligible for Medicare in the middle of a Benefit Quarter, you will still be required to make the full quarterly payment. Please make sure you enroll in Medicare Part A and B before your Minimum/Difference option terminates, otherwise, you may have to pay a penalty to enroll in Part B.
2. MDP run concurrently with COBRA coverage, which means your potential COBRA coverage, as described below, will be reduced by the number of MDP coverage months. So, participants who elect MDP may elect COBRA continuation coverage after their eligibility through MDP expires, not to exceed 18 months of extended coverage.

### Alternative COBRA Continuation Coverage Payments

As an alternative to MDP, you may choose to extend eligibility through COBRA Continuation coverage. You and/or your eligible dependents are entitled to elect COBRA Continuation coverage for up to 18 months, due to reduction in hours. For further information, please refer to your COBRA Rights explained in detail on our benefits' website: [www.laborfunds.org/health-and-welfare-plan-eligibility#cobra](http://www.laborfunds.org/health-and-welfare-plan-eligibility#cobra)

### Points to Remember about COBRA:

1. If you become eligible for Medicare after you elect COBRA, your COBRA coverage will end the day before your Medicare goes into effect.
2. COBRA coverage does not include Life Insurance benefits, Accidental Death & Dismemberment Insurance benefits, or Short-Term Disability benefits.
3. If you elect COBRA payments, you waive your option to make Minimum/Difference Payments.