

## **ELIGIBILITY RULES FOR RETIRED PARTICIPANT**

An individual is eligible for medical and prescription drug benefits (and dental benefits if the individual is age 65 or older), and life insurance to a limited extent, if the individual

### **IS AGE:**

- 55 or older on his or her retirement date under the Alaska Teamster-Employer Pension Trust and has been credited with at least 20,000 Covered Hours under the Welfare Trust since initial participation under the Plan; OR
- 52 or older on his or her Disability Retirement date under the Alaska Teamster-Employer Pension Trust and has been credited with at least 40,000 Covered Hours under the Welfare Trust since initial participation under the Plan; OR
- 50 or older on his or her Rule of 80 Retirement date under the Alaska Teamster-Employer Pension Trust and has been credited with at least 20,000 Covered Hours under the Welfare Trust since initial participation under the Plan; OR
- 50 or older on his or her Retirement date under the Alaska Teamster-Employer Pension Trust, has been credited at least 20,000 Covered Hours under the Welfare Trust since initial participation under the Plan and whose years of Contributory Vesting Service under the Alaska Teamster-Employer Pension Plan and Age equal 80 or more;

### **AND**

- has Covered Hours under the Welfare Trust in at least 12 months out of the last 48 before his or her retirement date under the Pension Trust; AND
- has made the required self-payments; AND
- has submitted a completed Retired Participant Welfare Trust enrollment application within 31 days of when his or her eligibility ends under the Welfare Trust.

Later, an individual can also enroll at age 65 if he or she has worked at least 40,000 Covered Hours under the Welfare Trust.

**However, an Individual can enroll as a Retired Participant *only* once. For example, if a Retired Participant stops making the monthly self-payment for any reason other than an exception under “Working While Retired,” the Participant and any Dependents cannot enroll in the Plan again.**

### **PAYMENTS FOR RETIRED PARTICIPANTS**

Retired Participants make monthly self-payments to continue coverage after retirement. The amount of the monthly self-payment varies depending on the cost of benefits and other factors. The self-payment is due the 15<sup>th</sup> day of the month before coverage is provided. A Retired Participant can arrange to have monthly self-payments deducted from his or her Pension Trust check.

### **WHEN COVERAGE MUST BEGIN**

Coverage for the Retired Participant and his or her Dependents must begin the day following loss of Welfare Trust coverage as an Eligible Employee.

## **ENROLLMENT REQUIREMENTS**

A Retired Participant must enroll for Health & Welfare Trust benefits before coverage will begin for the Participant and his or her Dependents. **A Retired Participant must submit a properly completed enrollment application by 31 days after the Participant's retirement date under the Pension Trust, or by 31 days after losing coverage under the Health & Welfare Trust, which ever is later.**

However, a Retired Participant *who has not previously enrolled in this Plan* may enroll by submitting a properly completed enrollment application by 31 days after ceasing work for a Contributing Employer if (1) the individual has been credited with at least 20,000 Covered Hours under the Health & Welfare Trust since his or her retirement date under the Pension Trust, and (2) the individual has Covered Hours under the Health and Welfare Trust in at least 12 months out of the last 48 before ceasing work for a Contributing Employer.

Coverage for Retired Participants must begin when the Pension Trust pays the Participant his or her first pension check unless the Retired Participant has health coverage through the employment of the Retired Participant's spouse or has coverage under this Plan because of hour bank or COBRA continuation. If a Retired Participant has coverage through his or her spouse's employment or has coverage under this Plan because of hour bank or COBRA continuation, coverage for the Retired Participant will begin when that coverage ends, and the Retired Participant has timely made the required self-payment.

Participants must enroll all eligible Dependents at the same time they enroll. Coverage for eligible Dependents begins on the same day the Retired Participant's coverage begins, or the date the Dependent is acquired, if later. If a spouse has other health plan coverage through his or her employment when the Retired Participant enrolls, the Retired Participant may enroll the spouse when the spouse subsequently loses coverage. The Retired Participant must enroll the **spouse within 31 days of loss of coverage**, and coverage must be effective the day after the spouse's prior coverage terminated. If a Retired Participant marries after enrollment, the **new spouse must be enrolled within 31 days of the marriage**.

The Surviving Spouse of a Retired Participant is also eligible for Health and Welfare benefits, provided the Surviving Spouse pays any required self-payments and was enrolled in the Plan on the date of the Retired Participant's death.

## **WORKING WHILE RETIRED**

You may not be eligible for benefits if you work after you retire. Please refer to Section 2, ELIGIBILITY RULES FOR RETIRED PARTICIPANTS (pages 7 through 9) in the Alaska Teamster-Employer Welfare Plan's Summary Plan Description for full details regarding eligibility when you work after you retire.

The Trust does not provide Vision, Accidental Death and Dismemberment, Time Loss, and Vacation Benefits to Retired Participants and their Dependents.