



LOCAL

ROAD CARRIERS

707

WELFARE AND PENSION FUNDS

14 FRONT STREET, STE. 301 • HEMPSTEAD, NY 11550-3602
Phone: (516) 560-8500 • Fax: (516) 486-7375

March 1, 2024

Road Carriers Local 707 Welfare Fund
Annual Qualifying Life Event Notice and Census Form

Census

In order to comply with government regulations and continue to have the Road Carriers Local 707 Health and Welfare Fund (“Fund”) continue paying your medical claims, you must complete the enclosed census form in its entirety, sign and date the form and return to us in a timely manner. *If you fail to complete all the information the Fund will pend (i.e. delay paying) your medical claims all your information is received.* Please be sure to check your name, address, phone number to be sure they are correct. These census forms must be returned to:

Road Carriers Local 707 Welfare Fund
14 Front Street Suite 301, Hempstead NY 11550

Notification of Life Events

You are responsible for notifying the Fund if you experience a life event that could affect your benefits. Failure to notify the Fund of a life event that affects your coverage within the required time period may adversely affect your and your dependents’ insurance benefits.

Qualifying Life Events for Adding Coverage

Certain life events will trigger a special enrollment period for an individual and/or his or her dependents to be eligible for health insurance outside of the regular annual open enrollment period. These are called “qualifying life events”. You should let the Fund office know immediately if you or a dependent has a qualifying life event. You will also need to provide proof to the Fund office of the qualifying life event as soon as possible.

What are examples of qualifying life events and proof of the event?

- Birth or adoption of a child (birth certificate or adoption papers)
- Marriage (marriage certificate)
- Death of your spouse or child (death certificate is required)
- Change in employment status of you or your spouse (including termination or commencement of new employment)

How long do I have to select a plan or switch to a different plan if I experience a qualifying event?

If you experience a qualifying event, you have 30 days to enroll for coverage in the Fund. The coverage will be effective the date of the qualifying life event.

Notification of Life Events that Terminate Coverage

Under the Fund's terms, coverage will cease when certain life events occur. You are required to notify the Fund office of the following life events and provide the necessary documentation as soon as they occur. If you do not do so, the Fund can hold you liable for any benefits paid to an individual who was no longer entitled to Fund coverage.

You must notify the Fund and provide the following proofs as soon as they occur:

- Divorce or legal separation (divorce decree, stipulation and QDRO are required)
- Your child ceasing to satisfy eligibility requirements for medical coverage due to attainment of age 26.
- Death of your spouse or child (divorce decree is required)

The Fund may offer COBRA continuation coverage to a dependent spouse or child if one of the above life events occurs.

Any medical claims incurred on behalf of your former spouse made between the date of your divorce and the date of notification to the Fund are considered overpayment made by the Fund. This overpayment is required to be refunded to the Fund and you may be held personally liable for such payments.

If you have any questions, please contact the office directly at 516-560-8500.

Very truly yours,



Kevin McCaffrey
Fund Manager

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