

# *Plumbers, Pipe Fitters & MES Local Union No. 392 Health and Welfare Fund*

Phone (513) 241-0444  
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CINCINNATI, OHIO 45202

1-877-389-5398  
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Dear Participants:

The Trustees of the Plumbers, Pipe Fitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund revised the plan of benefits as follows:

## **Methods of Extending Eligibility for Active Employees**

Effective September 1, 2022, the Trustees revised the general eligibility requirements for extending eligibility for Active Employees. The specific eligibility requirements listed under each method remain the same.

In the event you fail to accumulate at least 670 hours during a Qualification Period, you may be able to extend your eligibility under the Plan provided you meet the general eligibility requirements and the specific eligibility requirements for each of the five methods (not including COBRA Continuation Coverage) listed in the Plan.

In addition to the specific eligibility requirements for each method, you must also meet all the following general eligibility requirements:

- (a) You are not a Non-Bargaining Unit Employee;
- (b) Your eligibility under the Plan did not terminate due to work in Industry Employment;
- (c) You previously satisfied the Plan's Continued Eligibility Requirements for at least one Eligibility Period; and
- (d) You are Disabled, you are employed in Covered Employment or available for work on the Local Union No. 392's out-of-work list during the entire period you are unemployed. However, if you are receiving benefits from the Pension Fund, this requirement does not apply to you.

Please keep this notice with your Summary Plan Description ("SPD") booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,  
Board of Trustees

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The Trustees of the Plumbers, Pipe Fitters & Mechanical Equipme  
Health and Welfare Fund revised the plan of benefits as follows:

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## **Initial Eligibility for Class A Benefits under the 120 Credited Hour Method**

Effective April 1, 2022, if you are laid off, you may continue your eligibility by making a Self-Payment for up to a maximum of two (2) months. You can calculate the amount of your Self-Payment by taking the number of hours you are short of 120 and multiplying that amount by the applicable current contribution rate set forth in the collective bargaining agreement.

If you fail to satisfy the Plan's Continued Eligibility Requirements and do not make a Self-Payment, you will not be eligible for Extended Eligibility under the Plan. However, you may be eligible for COBRA Continuation Coverage.

Please keep this notice with your Summary Plan Description ("SPD") booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,  
Board of Trustees