

LABORERS' DISTRICT COUNCIL

Heavy and Highway and Building Construction Health and Welfare Fund

1-877-LABOR-77 or 215-236-6700 or 215-765-4633

Explanation of Silver Eligibility

Silver Benefits Established

Effective May 1, 2011, the Trustees established Silver Benefits, a special category of benefits for individuals who perform laborers' work under a collective bargaining agreement with any of the following employers:

- Roosevelt Memorial Park (Heavy & Highway)
- Forest Hills Cemetery (Heavy & Highway)
- Any other employer required to contribute on behalf of its employees under a collective bargaining agreement that specifies employees' hours of service are credited only toward Silver Benefits.

Hours worked for these employers count under the Plans only for Silver Benefits. These hours cannot be used to establish eligibility for Gold or Bronze Benefits and cannot be combined with hours credited toward Gold or Bronze Benefits. If your employer contributes to Silver Benefits on your behalf, your hours with that employer are credited only toward Silver Benefits.

Eligibility Criteria for Silver Benefits

- Only hours worked for an employer listed above are counted toward Silver Benefit eligibility during the applicable work period.
- A member must complete at least 600 hours during the applicable work period to qualify for Silver Benefits (Level One).
- A member who completes at least 300 but fewer than 600 hours during the applicable work period qualifies only for Silver Benefits (Level Two).
- A member remains eligible for Silver Benefits (Level One) until they fail to complete at least 600 hours during the applicable work period.
- A member is not eligible for Silver Benefits (Level Two) if they work fewer than 300 hours during the applicable work period.
- A member remains eligible for Silver Benefits (Level Two) until they fail to complete at least 300 hours during the applicable work period.

Work and Eligibility Periods Effective November 1, 2011

<u>Work Periods</u>	<u>Eligibility Periods</u>
March 1 to August 31	November 1 to April 30
September 1 to February 28	May 1 to October 31