



LOCAL 213 ELECTRICAL WORKERS' WELFARE & PENSION PLANS

PRO-RATING FOR DENTAL

The Trustees' of the plan have incorporated pro-rating for the dental benefit

Please be advised that the Plan Trustees have the ability to pro-rate coverage. Members with less than 4 months of coverage in the calendar year will be pro-rated to 1/12 of the dental/hearing aid limit for each month of coverage (\$233.00 per month as of Jan 1, 2024).

EXAMPLE

Member sent in enrollment forms on September 8, received in our office September 12. His effective date on the plan is therefore November 1. Due to plan proration, he will have \$466.00 dollars of dental coverage up to the end of the calendar year available to him, provided he continues to work hours. He will not have full amount of dental due to his lack of 4 months of coverage in the calendar year.

This would also apply to members who are starting at the beginning of the year.

Member sent in enrollment forms on January 8, received in our office January 12. His effective date on the plan is therefore March 1. Due to plan pro-rating he will only have \$233.00 dollars of dental coverage for the month of March. Provided that he continues to work. The monthly amount of \$233.00 goes up as the hours come in.

The plan will pay-out \$233.00 per month until you have reach 4 months of coverage in order to have access to the full \$2,800.00 for dental. Please note the months do not need to be in consecutive order.