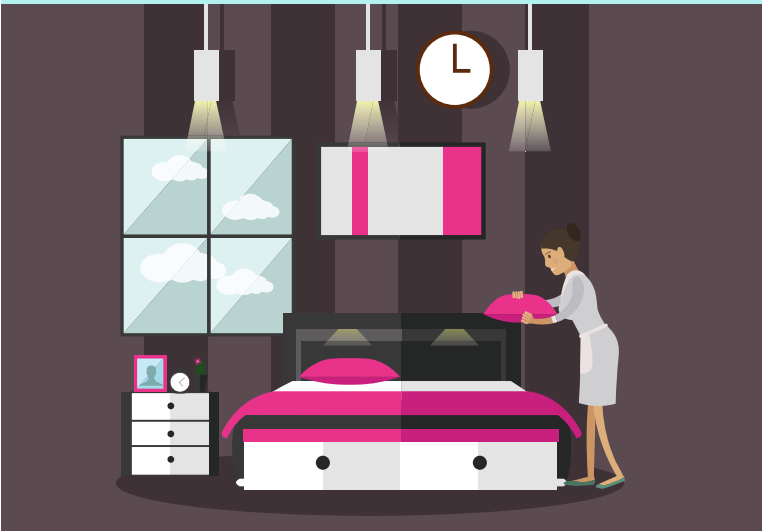


# It's **EASY** to keep your health benefits all year long!

- The **extra hours** you work during busy months will be used to keep your benefits during slow months.
- You can also keep your benefits up to 3 months on Family Medical Leave.
- The Fund will keep track of your extra hours and move them automatically. **The best part:** you don't have to do anything!



**OVER  
100  
HOURS**

Any month you work **more than 100 hours**, the Fund will save those hours for you.

**UNDER  
80  
HOURS**

When you work **under 80 hours**, the saved hours will be used to keep your benefits going.

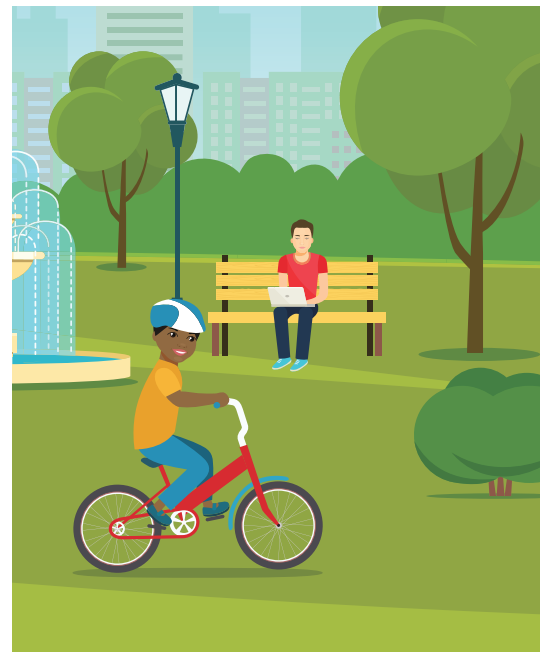


**With saved hours,  
you and your family have one less thing to worry about!**

Details [→](#)

# Important Reminders

- You can use saved hours up to 3 times a year, plus you also get 3 months for FMLA. **That's up to six months of coverage when you are out sick!** (Not all employees may be eligible. Number of months of benefits may vary.)
- You will need to work at least 80 hours each month to keep your coverage.
- If you don't use them, saved hours expire after 12 months.
- You can have a maximum of 240 saved hours.



## Example #1

JANUARY
FMLA

FEBRUARY
FMLA

MARCH
FMLA

APRIL
80

MAY
80

JUNE
80

If you're sick for 6 months on FMLA and have **240 saved hours**, you will keep your benefits!

## Example #2

### Busy Months

MAY
160

JUNE
160

JULY
160

AUGUST
160

**240 hours saved**

### Slow Months

JANUARY
60

FEBRUARY
50

MARCH
70

**+ 20**

**+ 30**

**+ 10**

If you work:

**160 hours/month** in 4 months then the Fund will save 60 hours for each of the four months, 240 hours total.

If you work:

**60** January hours  
**50** February hours  
**70** March hours

then the Fund will use your saved hours to help you keep coverage!