

NECA-IBEW WELFARE TRUST FUND

CREDITING OF HOURS POLICY

Purpose

The purpose of this policy is to alleviate the hardship caused by an employee/participant losing eligibility when contributions are not timely received by the NECA-IBEW Welfare Trust Fund ("Fund").

Procedures

- Written requests for crediting of hours shall be submitted to the Fund Office on the Fund's Crediting of Hours Request Form.
- The participant must attach proof of hours worked along with the Crediting of Hours Request Form. Proof of hours worked includes, but is not limited to, pay/check stubs, certified payroll records, or other similar documentation.
- The Fund Office shall verify that the hours claimed to have been worked were in covered employment and are due to the Fund. The Fund Office may request supporting documentation, if needed, to verify the number of hours worked by a participant. The Fund Office may summarily deny said request if documentation is not provided.
- The request and supporting documentation shall be reviewed by the Benefit Office and approved if the request meets the criteria set forth within this Crediting of Hours Policy and Procedures.
- The Fund may consider the following facts, in addition to other pertinent facts, in determining whether to credit hours worked:
 - a) Whether the participant has any culpability for the nonpayment of contributions;
 - b) The likelihood the contributions due and owing will be collected;
 - c) Whether the participant knew or should have known that the employer was not submitting contributions;
 - d) The time anticipated for recovery of contributions due and owing; and,
 - e) The hardship or impact that said crediting/non-crediting of hours is likely to have on the respective participant's health and welfare eligibility.
- The Board of Trustees shall have the sole discretion to determine whether a participant's request to credit hours is granted; provided that, the decision is not arbitrary and capricious.

- Should the Fund approve the request for crediting of hours then:
 - a. The participant shall be notified via regular mail that his/her hours were credited by the Fund.
 - b. Said notification shall also specify the number of hours deemed to be credited by the Fund.
 - c. The number of hours to be credited shall not exceed the minimum amount of hours required for the participant to earn one (1) month of continued eligibility. Each participant may submit only one (1) request for crediting of hours per employer.
 - d. The notification shall also indicate that further employment with the same employer shall result in a denial of any subsequent requests for the crediting of hours by that participant, and that further credit/eligibility will be continued on the condition that the employer submits contributions in a timely manner.
- Participants may appeal the denial of a crediting request in accordance with the claims procedures specified in the Fund's Summary Plan Description/Plan Document.

Miscellaneous Provisions and Limitations

- This Policy applies to hours worked for which contributions are due and owing directly to the NECA-IBEW Welfare Trust Fund. Hours worked outside the jurisdiction of the Fund (*e.g., hours worked while traveling*) are not eligible to be credited under this Policy.
- Participants covered by a participation agreement are not eligible for the crediting of hours under this Policy.
- A sole proprietor, officer, partner, or owner of a signatory Employer who is a participant in the Fund shall not be eligible for a crediting of hours under this Policy.
- If hours are credited under this Policy, then applicable and affected NECA Chapter(s) and IBEW Local Union(s) shall be notified.

In witness whereof, the Board of Trustees hereby approve this Crediting of Hours Policy and make the same effective as of this __24th__ day of __April__, 2026.

DocuSigned by:

Billy Serbousek

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Chairman

DocuSigned by:

Steve Hughart

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Secretary