ANNUAL HOURS FOR PENSION CREDIT	
Hours	\$100
0 - 699	\$00
700 - 799	\$77.78
800 - 899	\$88.89
900 - 999	\$100.00
1000 - 1099	\$111.11
1100 - 1199	\$122.22
1200 - 1299	\$133.33
1300 - 1399	\$144.44
1400 - 1499	\$155.56
1500 - 1599	\$166.67
1600 - 1699	\$177.78
1700 - 1799	\$188.89
1800 -1899	\$200.00
1900-1999	\$211.11
2000-2099	\$222.22
2100-2199	\$233.33
2200-or more	\$244.44

Earn Credits Beginning At 4th Period, Retire When You Have Earned 30 Credits

## Overtime

- 1.) After 8 hours (Monday thru Friday)
- 2.) Saturday (first 8 hours)

## **Double Time**

- 1.) After 8 hours on Saturday
- 2.) After 12 hours (Monday thru Friday)
- 3.) Sunday
- 4.) Holidays:

New Year's Day, Labor Day, Memorial Day Veterans Day, 4 of July, Thanksgiving Day & Day after, **Christmas Day** 

## How We Qualify For Medical Insurance

Work Quarter: 360Hrs needed	Coverage During
JAN., FEB., MAR.	MAY, JUNE, JULY
Apr, May, June	Aug., Sept., Oct.
Jul, Aug., Sep.	Nov., Dec., Jan.
Oct., Nov., Dec.	FEB., MAR., APRIL

Remember to inform Local or Trust Fund Office of any time off due to disability within 90 days, current members may qualify for extra benefits.

If you work more than 360 hours during a Work Quarter, the excess hours will be credited to a "Reserve Account" established for you, up to a maximum of 720 hours. You will be eligible during an Eligibility Quarter whenever the hours worked by you in the preceding Work Quarter, plus the hours in your Reserve Account, total at least 360 hours.

The number of work hours required for initial eligibility by participants that have never been covered will be 300 hours in a work quarter. After initial eligibility has been established, the work hour requirement will revert to the normal 360 hours for any subsequent eligibility quarter.

## HOW VACATION FUND IS COLLECTED AND PAID

July check-----September thru February

Can opt-in to receive automatically

**DECEMBER check**------March thru August

Council Website: SWMSCARPENTERS.ORG

Trust Website: CARPENTERSSW.ORG MemberXG: MEMBERXG.GOBASYS.COM

- Ready to Work list (800) 338-4599
  - Roll Call Begins on Friday at 7:00 am
  - through to Monday 12:00 noon Daily Out-of-Work List: Register by calling everyday between 7:00 a.m. to 2:00 p.m.
- **Southwest Health & Welfare Trust** (213) 386-8590
- **Southwest Pension Trust** (800) 293-1370
- **Southwest Regional Council of Carpenters** (213) 385-1457

<sup>\*\*</sup>A contractor may have a Saturday workday at the straight time rate to make up for work time lost due to inclement weather upon approval of the Regional Council. Saturday rain-day make up work is voluntary on the part of the employee\*\*.