



Subject: **Reminder – Dependent Coverage Must Begin on the Date of Eligibility**

Dear Contributing Employer,

Thank you for your continued participation in the National IAM Benefit Trust Fund. This is a reminder of the Plan's rules regarding dependent eligibility and enrollment, as outlined in the Summary Plan Description (SPD). These requirements are especially important when participants experience life events such as marriage or the addition of a dependent child.

We'd like to remind you of the Plan's policy regarding dependent eligibility and enrollment requirements.

- ❖ **When a participant becomes eligible for coverage**, their eligible dependents must also be enrolled effective as of the same day, as long as:
 - They are enrolled within 30 days of the participant's eligibility date, and
 - They meet all other Plan requirements for coverage.
- ❖ **If a participant is married after becoming covered**, their spouse is eligible for coverage effective on the date of marriage, if:
 - Timely notice of the marriage is provided to the Fund Office, and
 - All required paperwork is submitted within the time frame specified in the **"Special Enrollment During Mid-Coverage Period"** section of the SPD, which is within 30 calendar days of the marriage.

Important Clarification & Prohibited Practice

We understand that, historically, some employers have defaulted to enrolling dependents as of the first of the month after their eligibility date. While this may have been common practice, it is not permitted under the SPD. Employers must ensure dependents are enrolled with the correct effective date, whether that date is the participant's effective date, the date of marriage, or on the addition of a child.

Compliant Example: Marriage After Initial Coverage Date

Scenario:

Taylor became covered under the Plan on February 1, 2025. Taylor later married Sam on August 10, 2025, and submitted all required paperwork for Sam's enrollment by August 15, 2025.

Per the Plan: Because the marriage occurred after Taylor's initial coverage date, Taylor had 30 calendar days to notify the Fund Office and submit all required paperwork. Taylor met this deadline, following the Plan's "Special Enrollment During Mid-Coverage Period" rules.

Outcome:

Taylor's spouse is covered effective August 10, 2025 (the date of marriage), because:

- The marriage occurred after the initial coverage began,
- Timely notice and paperwork were submitted within 30 calendar days, and
- All requirements under special enrollment were met.

Taylor's employer must pay for coverage for Sam for the month of August 2025.

Non-Compliant Example: Spouse Not Enrolled Within 30 Days of Marriage

Scenario:

Taylor became eligible for coverage at the time his employment under the Plan began on March 1, 2025, and later married Sam on March 20, 2025. Taylor submitted the enrollment paperwork for Sam on May 10, 2025, **outside the 30-day window** required by the plan.

Per the Plan: Spouses must be enrolled within **30 calendar days of marriage**. Coverage begins on the date of marriage only if the Fund Office receives timely notice of the marriage and complete paperwork within that period.

Outcome: Because the paperwork was submitted late, **Sam is not covered as of the date of marriage** and may not be eligible for coverage until the next open enrollment.

Avoid Delays: Always submit dependent enrollment forms within 30 days of life events to ensure timely coverage. For details, refer to your SPD or visit www.iambtf.org.

If you have any questions or need additional support, please email eligibility@iambtf.org or call us at (202) 785-8148.