

# New Benefit Plan: Intermittent Coverage

You can still qualify for benefits intermittently throughout the year even if you do not regularly work at least 87 hours a month. You do this by banking hours in your **BENEFIT RESERVE FUND** every month, until there are enough hours saved to qualify you for benefits (87 hrs).

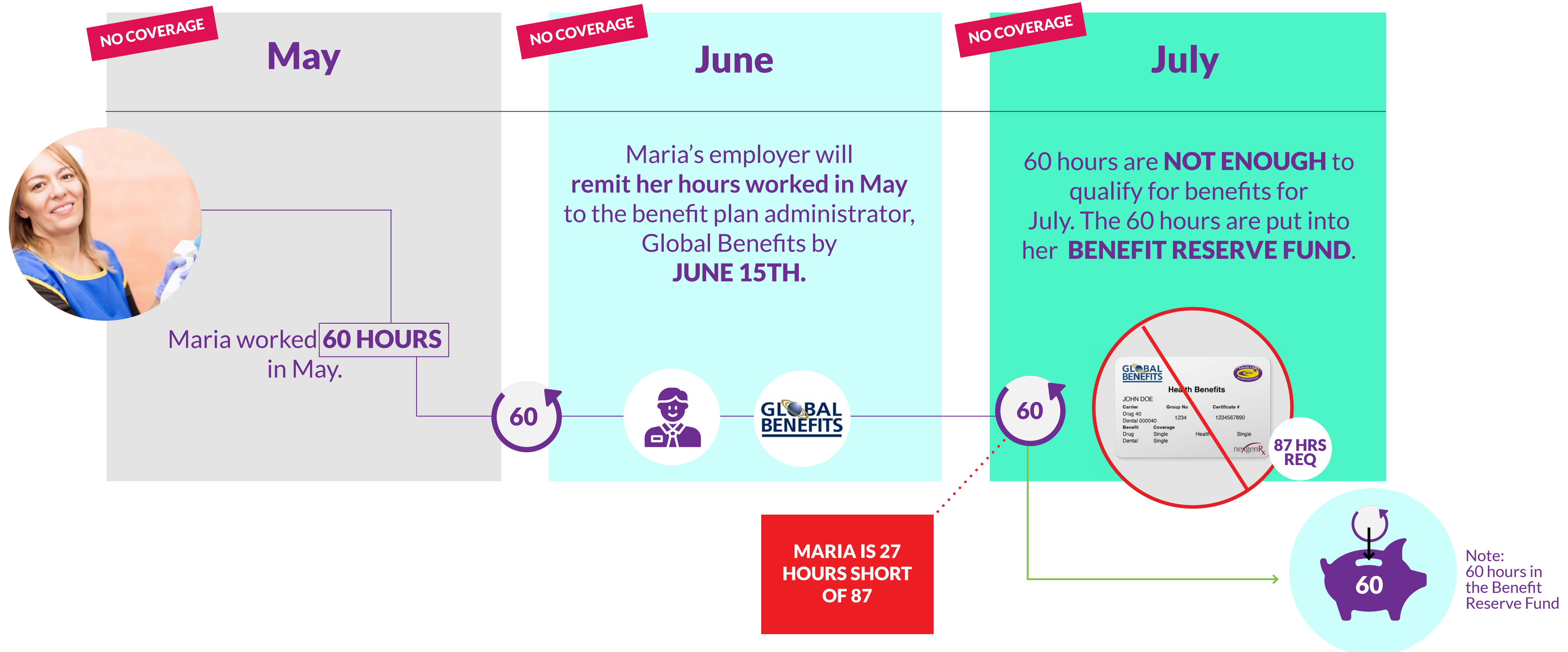
Let's look at Maria's situation. She works part-time and averages only 59.5 hours a month. For simplicity's sake, let's also assume that Maria *opts not to use the Direct Pay Premium option*.

Note that this method of qualifying for benefits is also applicable for when you've used the Direct Pay Premium option for the maximum six consecutive months.

# Working **60 Hours** Toward Benefits

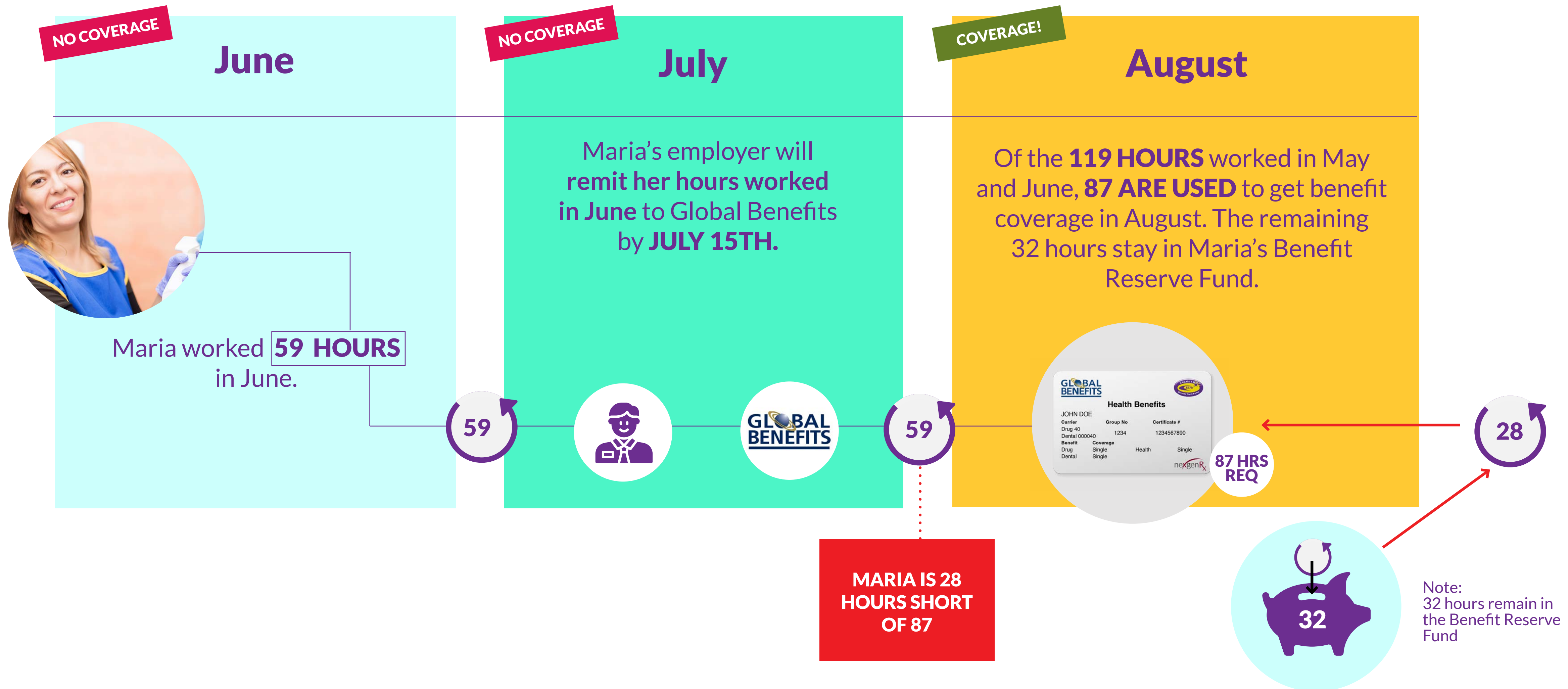
Maria is newly eligible for the new benefits plan in her Collective Agreement.  
She worked 60 hours in May 2025.

These hours count toward her eligibility, but they won't be enough to get her coverage in July.



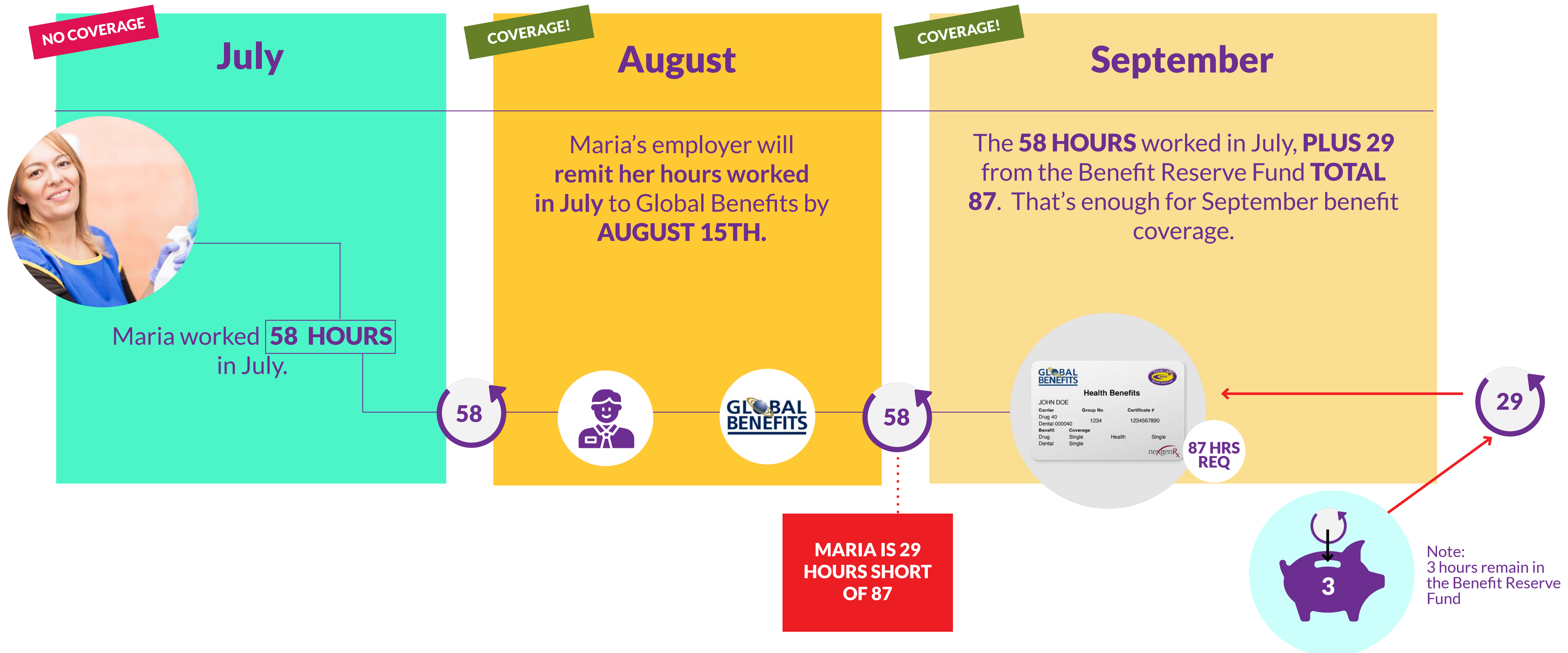
# Working **59 Hours** Toward Benefits

In June 2025, Maria worked 59 hours.  
The hours worked May and June combined are enough to qualify Maria for benefits in August.



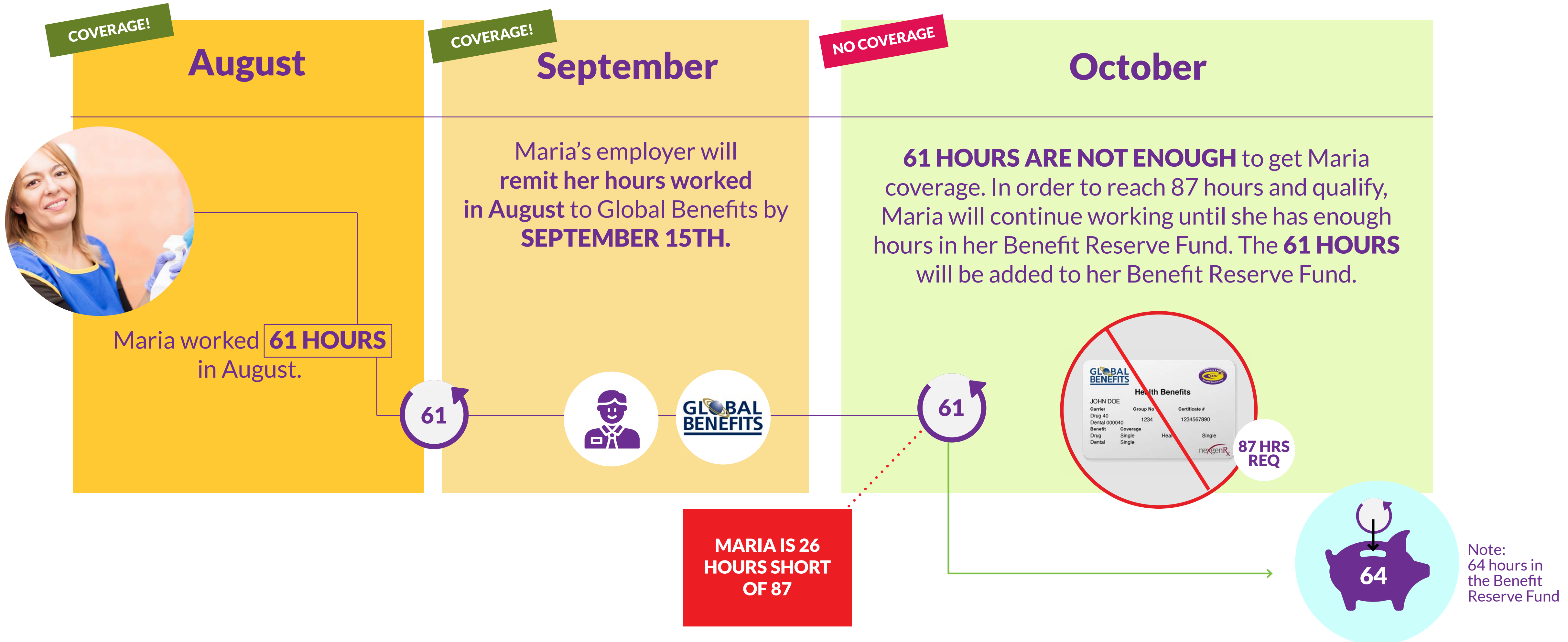
# Working **58 Hours** Toward Benefits

In July 2025, Maria worked 58 hours.  
Even though 58 hours are not enough to qualify Maria for September benefits, she has enough hours in her Benefit Reserve Fund to make up for the shortfall.



# Working **61 Hours** Toward Benefits

In August 2025, Maria worked 61 hours and is short to qualify for Health Benefits in October. Her August hours plus her Benefit Reserve Fund combined are still not enough for coverage. Maria continues working and putting hours into her Benefit Reserve Fund for future months.



# Intermittent Coverage

As you can see illustrated in this example, even by working just under 60 hours a month you can qualify for benefits intermittently. In fact, if you work an average of 59.5 hours a month in the first year of this plan you will still be eligible for benefits for six months of the year.

In Maria's case, the 61 hours worked in August, plus the 3 hours she had in the Benefit Reserve Fund were not sufficient for coverage in October. However, by working at least 23 hours in September, she will reach the 87 hours required to reestablish her eligibility and get benefits in November.

This is how you can qualify for benefits intermittently throughout the year. The number of hours you work, and your ability/willingness to use the Direct Pay Premium option will impact the number of months you are eligible.

To see how the Direct Pay Premium option works, see the [New Benefit Plan Basics - Illustration Series 1](#) or visit [www.justiceforjanitors.ca/new-benefit-plan](http://www.justiceforjanitors.ca/new-benefit-plan). If you have any questions about your eligibility, contact Global Benefits.