

# **New England Horsemen's Benevolence and Protective Association**

**2023**

## **Health and Welfare Manual**

**For Trainer's and their eligible dependents and-beneficiaries**

Rev March 2021 -Elimination of Health Ins

Rev Jan 2023 – Increase Benevolence, Elimination of MedEx Program



The NEHBPA Board of Directors are pleased to provide this Handbook of Benefit Programs offered to our member trainers and their eligible dependents and beneficiaries.

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## **INTRODUCTION**

### **Trust Creation**

In 1992, the New England Horsemen's Benevolent and Protective Association recognized the need to establish a Trust and funding source to offer benefit programs to eligible member trainers and their dependents and beneficiaries similar to plans offered employees in other industries.

Funding has been continuously provided to operate a trust fund held for the exclusive benefit of the Benefit Plan participants and their eligible dependents and beneficiaries.

Trustees were appointed to hold, invest, reinvest and otherwise to administer the funds and Benefit Plans pursuant to the terms and conditions of the Trust Agreement.

Since the inception of funds from the RHDF program this Health and Welfare Benefit Program is now managed solely by the NEHBPA board of Directors

### **Definitions**

The following terms, as used herein, unless a different meaning is implied by the context, shall be defined as follows; provided, however, that with respect to any matter pertaining to benefits payable under any policy acquired by the Trustees to provide benefits under the Plan, the definitions of such terms contained in such Policy shall be controlling over the following definitions of such terms:

#### **Beneficiary**

Any person with an interest derived in the membership from a Participant or the Dependent of a Participant, to the extent so designated in accordance with the provisions of the Plan.

#### **Dependent**

A Participant's spouse and any unmarried children (who have not reached the age of nineteen (19)) of a Participant or his/her spouse residing with such Participant or his/her spouse.

#### **Participant shall be defined as a thoroughbred trainer who:**

- a) Is a member of the Association in good standing; and
- b) Is/was licensed by the Massachusetts Racing Commission in good standing; and
- c) Has submitted a written application requesting that the applicant and the applicant's spouse and dependents be covered by the specific plan; and
- d) Meets all eligibility requirements for the specific plan for which he/she seeks enrollment.

## **Benefit Plans**

### **Eyeglass Plan**

The Eyeglass Plan provides a reimbursement of up to \$200 maximum for one pair of eyeglasses per year to each eligible participant who presents a copy of an eyeglass/contacts for the current-year. The participant's spouse and dependents are not eligible for benefits under the Eyeglass Plan.

### **Eyeglass Plan (eligibility)**

A trainer is declared eligible to participate in the Eyeglass Plan by meeting the following eligibility requirements: Special Note – Eligibility is based on 2014 and prior racing years

- A.) The trainer must be a member of the New England Horsemen's Benevolent and Protective Association (NEHBPA) in good standing and shall have no outstanding balances from prior debts owed to the NEHBPA.
- B.) The trainer must achieve a minimum of eight (8) starts for the racemeet. All such starts shall have been made at Suffolk Downs.
  - 1.) The eight (8) starts must be completed in the year prior to the year that eligibility begins.
  - 2.) Eligibility must be renewed annually by achieving the eight (8) starts each year that the trainer participates in the Plan.
- C.) The trainer must have a minimum of one complete year of eligibility prior to applying for the Eyeglass Plan.
- D.) In addition to qualifying under item B (1), the trainer must have achieved 50% of the minimum starts required as per item B (1) in the year that the trainer is applying for participation in the Eyeglass Plan, in order to receive benefits provided by said Plan.
- E.) Failure to achieve annual starts, as per item B, by the end of the racemeet, will result in loss of the trainer's eligibility on the last day of the month in which the last race day occurs. Loss of eligibility shall result in immediate cessation of all Plan benefits and all payments by the NEHBPA involving the ineligible participant's Eyeglass Plan benefits.

### **Eyeglass Plan (trainer's obligations)**

The trainer must submit a completed Eyeglass Plan application form along with proof that he/she meets the eligibility criteria (above) and a copy of the receipt.

## **Life Insurance Plan**

The life Insurance Plan provides term life insurance coverage for an eligible participant and the participant's spouse. The life insurance coverage is structured by age ranges and age limitations. A participating trainer under the age of 70 is insured for a life insurance amount of \$20,000 and upon attaining age 70, the life insurance amount is reduced to \$10,000. An eligible spouse under the age of 70 is insured for a life insurance amount of \$5,000 and upon attaining age 70, the life insurance amount is reduced to \$2,500.

Upon a participating trainer entering inactive (not training) retirement prior to attaining age 70, the life insurance amount is reduced to \$2,000. Upon a participating inactive retired trainer attaining the age of 70, the life insurance amount is reduced to \$1,000.

### **Life Insurance Plan (eligibility)**

A trainer under the age of 70 (and spouse under the age of 75) is declared eligible to participate in the Life Insurance Plan by meeting the following eligibility requirements:

- A.) The trainer must be a member of the New England Horsemen's Benevolent and Protective Association (NEHBPA) in good standing and shall have no outstanding balances from prior debts owed to the NEHBPA.
- B.) The trainer must achieve a minimum of eight (8) starts for the racemeet. All such starts shall have been made at Suffolk Downs.
  - 1.) The eight (8) starts must be completed in the year prior to the year that eligibility begins.
  - 2.) Eligibility must be renewed annually by achieving the eight (8) starts each year that the trainer participates in the Plan.
- C.) The trainer must have a minimum of one complete year of eligibility prior to applying for the Life Insurance Plan.
- D.) In addition to qualifying under item B (1), the trainer must have achieved 50% of the minimum starts required as per item B (1) in the year that the trainer is applying for participation in the Life Insurance Plan, in order to receive benefits provided by said Plan.
- E.) Failure to achieve annual starts, as per item B, by the end of the racemeet, will result in loss of the trainer's eligibility on the last day of the month in which the last race day occurs. Loss of eligibility shall result in immediate cessation of all Plan benefits and all payments by the NHBPA involving the ineligible participant's Life Insurance coverage for the trainer and his/her spouse.

### **Life Insurance - Limited Burial Expenses (Financial Hardship)**

The NEHBPA Board of Directors, established under the Boston Mutual Life Insurance Program a self-insured benefit, based on special situations having verified financial hardship, authorizing payment of burial expenses, up to a maximum of \$2,500, on behalf of eligible members and/or their legal spouses, who do not receive benefits from the Life Insurance Program.

### **Life Insurance Plan (trainer's obligations)**

The trainer must submit a completed Life Insurance Plan application form along with proof that he/she meets the eligibility criteria (above). Special Note – Eligibility is based on 2014 and prior racing years

## **Benevolence**

Benevolence program is designed for those Trainers who are facing financial hardship are eligible to apply.

The organization reserves the right to grant or refuse any benevolence request regardless of the situation or part thereof.

The organization may investigate the financial status of any individual applying for assistance. The organization may determine the amount if any to be paid by actually taking into consideration the actual need of the member.

Regarding assistance, a maximum amount up to \$1500 per request shall granted within a twelve (12) month period.

Trainer must fill out a benevolence for with submission of financial hardship in the form of; for example, Medical Bills, Financial Hardship of Bills, etc.