

Mountaineer Park HBPA Benevolence Trust

Medical Benefits

Total benefits - \$4,000 per year
Non-paid Spouse - \$1,000
Dependents - \$1,000 per year
Maximum Benefit per household -\$6,000
Of the \$4000 the following limits apply
Dental - \$1,500
Eye glasses - \$400 every other year
Chiropractic - \$750
Hearing Aids - \$2,500
Life Insurance – Available Upon Request
Cosmetic Surgery – Upon Approval of 2/3 vote of Trustees

\$10 Doctor and Dentist Co-pay
\$10 Co-pay for prescriptions
\$50 Co-pay for Emergency Room
\$20 Co-pay Chiropractor/Acupuncture

Maximum \$500 Emergency Benefit Per Year –subject to 2/3 approval of Trustees

Qualifications

TRAINERS

- Licensed by the West Virginia Racing Commission and racing at Mountaineer for three (3) months
- Complete application
- Five (5) starts by July 15 to be entitled to \$1,400 in benefits
- Ten (10) starts by September 15 to be entitled to \$1400 in benefits
- Fifteen (15) starts by the end of the racing meet to be eligible for the following racing meet to be entitled to \$1,200 in benefits.
- Maintain 75% of your starts at Mountaineer during the Mountaineer racing meet.
- Submit badge list, and earning requirements for employees
- Trainers who attain 100 starts and who do not receive benefits at another track are eligible regardless of their percent.

SPOUSE/DEPENDENTS – After 30 starts

- Spouse becomes eligible after 30 starts
- Dependents (up to age 21) benefits are pro-rated after 30 starts based on the above criteria at \$400 through July 15 : \$300 through September: \$300 through the end of the racing meet.

OWNERS

- Owners are not covered UNLESS they are an eligible groom and earn 75% of their income from their work with racehorses at Mountaineer Park.
- Permitted to own two horses.
- An owner who works as a non-paid spouse full-time at Mountaineer must be approved by Trustees by 2/3 vote.

GROOMS

- Licensed by the West Virginia Racing Commission and working for an eligible trainer (see above).
- Provide proof of employment through a 1099, W2, cancelled check, notarized affidavit and approval of Trustees.
- If a trainer attains 100 starts and/or 33 starts by June 30, 33 by August 1 and 33 by the end of the racing meet, the employees on their badge list will be eligible for pro-rated benefits.

In order for grooms to be covered the trainer must meet the following criteria for starts:

- 30 starts – 1 Employee
- 45 starts – 2 employees
- 60 starts – 3 employees
- 75 starts – 4 employees
- 115+ starts – up to 7 employees

You may be required to provide additional documentation to verify your eligibility. (1099, W2, Tax Documentation)

Benefit Cards are distributed on July 15 and September 1. You may obtain medical services wherever you would like. However, the Medical Trust has obtained discounts at several local providers. A list of participating providers is available in the Trust Office. We encourage you to utilize the participating providers in order to maximize your benefits. However, the choice is yours.

This is a benefit of membership in the Mountaineer Park HBPA. It is NOT medical insurance. A card does not guarantee payment but provides information for providers to contact the Trust regarding available benefits for members.

NARCOTICS - The Mountaineer Park HBPA Trust does not cover Narcotic or Opioid Prescription Drugs

If you are not eligible and you would like your application to be reviewed by the Trustees, ask for the appropriate form. All forms will be reviewed at the next Trustee Meeting.

The Trust will not cover medical services incurred when the backside is closed at Mountaineer. Any questions please contact one of the trust members: Jami Poole, Jennifer Johnson, Danny Bird, Terry Crago, Geoffrey Dixon and Donald T. Blankenship.

MEDICARE Part B Members:

1099's for Medicare Part B are no longer accepted for reimbursement. If you wish to apply for reimbursement in 2019, you need to provide a statement from social security showing your monthly charge for the year. This needs to be submitted before November 15, 2019.

4/10/17

5/23/18 Bold Changes

2/6/19 Bold Changes