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## Retiree Health Plan Open Enrollment—Coming Soon

The Annual Open Enrollment period for the Southern California IBEW-NECA Health Trust Fund Retiree Health Plan will be held during the months of November and December, with plan changes effective January 1, 2016.

Coverage in your current Plan will continue, unless you wish to make a change. If you are interested in changing health plans, you may obtain the form necessary to make a change by visiting our website at [www.scibew-neca.org](http://www.scibew-neca.org) and clicking on “Forms” under the title “Retiree Health”.

No carrier changes will be made until the Administrative Trust Funds Office receives all required documents. Properly completed enrollment and/or election forms must be received by the Administrative Trust Funds Office on or before **December 7, 2015** for a January 1, 2016 effective date.



Effective January 1, 2016, the Medicare Supplement Plan will be closed to new enrollments. Those participants currently enrolled in the Medicare Supplement Plan may remain enrolled. However, once they enroll in another Plan, they may not enroll in the Medicare Supplement Plan in the future.

## Retiree Health Plan Self-Pay Rates for 2016

The Trustees of the Southern California IBEW-NECA Health Trust Fund

**2016**

Retiree Health Plan have decided to maintain the 25% of premium costs for the period beginning January 1, 2016. The decision is contingent upon the financial status of the Fund. The Trustees reserve the right to change the self-payment rates at any time.

If there is a change to the self-payment rate, you will be notified at least 30 days before the effective date.

Notification of the 2016 rate changes was mailed to you in October.

## COBRA Self-Pay Rates for 2016

Effective January 1, 2016, the COBRA continuation of coverage rates in the Southern California IBEW-NECA Health Trust Fund Active health care plan will change. In October, you should have received a notice that includes these rates and your options going forward.

The Health Fund offers three COBRA continuation of coverage programs:

- Core coverage includes medical/behavioral health, prescription drug benefits and Member Assistance Program (MAP) only.
- Core Plus coverage includes medical/behavioral health, prescription drug benefits, dental, vision and MAP.
- A subsidized COBRA program is available to participants who qualify. This program allows you to pay a reduced rate for the first three consecutive months. If you do not qualify for the Trust Fund's Subsidized COBRA program, non-subsidized COBRA rates are applicable for the entire COBRA coverage period.



## Payroll Fringe Benefits

In certain circumstances and in some areas, payroll fringe benefits may be available. The availability of payroll fringe benefits requires a participant to contact their IBEW Local Union Office or the benefits administrator. If you are aware that your past or current employer is delinquent in the payment of contributions for your benefits, you may wish to contact the local administrative office and/or IBEW Local Union to inquire regarding the availability of Payroll Fringe Benefits. Keep your payroll check vouchers so that you may provide this information to the Local Union and/or the local administrative office.



## The Southern California IBEW-NECA Pension Plan—Keep Your Information Up to Date!

It should be obvious how important it is to keep your personal information up to date when it comes to your Pension Plan. You should review (at least once a year) your Beneficiary Designations, address, birthdates, SSNs and other relevant information to ensure the Administrative Trust Funds Office has an accurate file on you and your family. Failing to do so may result in delays in providing benefits to you or your beneficiaries in the event of your death.

It's also critical that family members notify the Fund Office as soon as possible when you or an eligible spouse passes away. The change may very well have an immediate impact on the pension benefit, depending upon the option selected. It may also affect the monthly deduction for your Southern California IBEW-NECA Health Trust Fund Retiree Health Plan participation.

## Reminder: Register on [www.scibew-neca.org](http://www.scibew-neca.org).

Our website is a great resource for all of our participants and their families and we don't want you to miss out on a single thing. It's important that you take the time to register on [www.scibew-neca.org](http://www.scibew-neca.org) to establish your User ID and Password that will give you complete access to your benefits information and the online tools and resources that can provide you with the best in care and the most affordable prices.

The Administrative Trust Funds Office does its best to provide you with what you and your family need to get the most out of your benefits. So log on, register, and see just how far and how fast [www.scibew-neca.org](http://www.scibew-neca.org) can take you.



## Reciprocity – Health

This health fund follows the terms of the International Reciprocity Agreement.

This means that if you travel, you can instruct the health plan in that area to send your contributions back to your Home Fund. These functions have been automated and are handled via the Electronic Reciprocal Transfer System (ERTS). Participants may make separate elections for pension, defined contribution, and health plans.

If you have traveled and sent your health hours, hours that are reciprocated to your Home Fund via ERTS count for RHP eligibility, the same as hours worked locally. However, those hours may be prorated based on the contribution rate in the area worked.

Each Local has its own health plan. If you travel to Locals 440, 441 or 477, you will need to register through ERTS for the transfer of your health hours to the Southern California IBEW-NECA Health Fund.

## Annual Pension Verification Process—We Won't Let You Forget!

This July you received an Annual Pension Verification (APV) packet from the Southern California IBEW-NECA Pension Plan that included forms that you needed to complete and send back to the Fund Office as soon as possible.

The Fund Office sends this packet every year to verify that you received all of your pension checks from the prior year, to verify your mailing address, to update your file with any new information, and to verify that you are not working in any employment prohibited by the Plan rules.

On September 1, we sent out reminders to everyone who still needed to complete their forms and mail them in. What happens if you don't?

**If you don't complete and return the forms in your APV packet by December 15 of this year, your pension check will be withheld and your participation in the Southern California IBEW-NECA Health Trust Fund – Retiree Health Plan will be cancelled beginning January 1, 2016.**

The responsibility is yours; don't allow your benefits to lapse.

For additional information, [watch this short video](#) on the APV process.



## Important Contact Information

**Southern California IBEW/NECA Health, Pension, and Defined Contribution plans**

(IBEW Local 11/LA NECA)

Phone: 323-221-5861 or  
800-824-6935

Website: [www.scibew-neca.org](http://www.scibew-neca.org)

**Orange County Electrical Industry Health & Welfare Trust**  
(IBEW Local 441)

**United Administrative Services**

Phone: 800-748-6417

Website: [www.uastpa.com](http://www.uastpa.com)

**Orange County IBEW/NECA Electrical Workers Defined Contribution Pension Plan (IBEW Local 441)**

**United Administrative Services**

Phone: 800-743-5274

Website: <https://www.massmutual.com>

**Local 440 Health Trust**

**Allied Administrators**

2831 Camino del Rio South Suite 311

San Diego, CA 92108

Phone: 619-297-8235

Fax: 619-574-0645

**Local 477 Health Trust**

**Delta Fund Administrators, LLC**

1234 W. Oak

Stockton, CA 95203

Phone: 209-474-5671

Fax: 209-474-5771

Email: [pat.corcoran@delapro.com](mailto:pat.corcoran@delapro.com)