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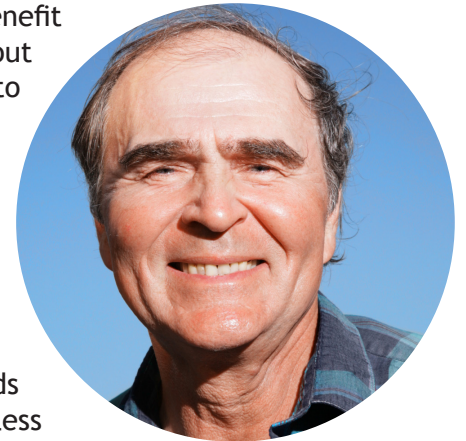
## Retirees

### *Receive Your Monthly Benefit Payment in a Flash*

Do you wish you could access your monthly pension benefit the day the Fund distributes benefit payments? Do you worry when you're out of town on the day your check is due to arrive? You can ease these concerns simply by enrolling in Electronic Funds Transfer (EFT).

EFT is a system of electronically transferring money from one bank account to another through the secure transfer system that connects all U.S. financial institutions. The funds are transferred to your bank account less than a day after the scheduled payment date.

The U.S. Postal Service is eliminating First Class next-day mail and possibly Saturday delivery. If you want to be sure you have immediate access to your monthly benefit, contact the Administrative Trust Funds office to enroll in EFT. You can also download the form at [scibew-neca.org](http://scibew-neca.org).



## Actives

### *Retiring Soon? Do Not Sign the "Out-of-Work" Book*

Retiring is a big and exciting change - you want to be sure you're prepared. You can review all of the steps for retiring on the [Preparing for Retirement](#) Benefits 101 on the Trust Fund's website [www.scibew-neca.org](http://www.scibew-neca.org).



Removing your name from all "out-of-work" books is one important step that you need to consider when thinking about retiring. Being "on the books" can negatively affect your retroactive retirement benefits when you are registered for employment at any hiring hall.

# Pension Plan Death Benefits

## Pre-Retirement Death Benefits

An Active Participant is eligible for Death Benefits after:

- Completing five Vesting Service Years or ten years of Total Credited Service, at least two of which are Credited Future Service; or
- Attaining your Normal Retirement Date, which is:
  - The first day of the month that coincides with your 65th birthday, or
  - The fifth anniversary of the Employee Contribution Date



An Active Participant is eligible for unreduced Death Benefits after:

- Completing:
  - Five Vesting Service Years and age 65; or
  - Ten years of Total Credited Service (15,000 hours), at least two of which are Credited Future Service and age 55; or
  - Twenty-five years of Total Credited Service (37,500 hours) or 42,500 hours with at least 300 hours in each of 23 Plan Years, see Article 3.2 of the Plan.
- Attaining your Normal Retirement Date, which is:
  - The first day of the month that coincides with your 65th birthday, or
  - The fifth anniversary of the Employee Contribution Date

If you are an **Active, Vested** Participant and **eligible** for the unreduced Death Benefit, [click here](#) to see the benefits that apply to your survivors.

If you are an **Active, Vested** Participant and **NOT eligible** for the unreduced Death Benefit, [click here](#) to see the benefits that apply to your survivors.

If you are **Vested, not Active** Participant, and **not retired**, [click here](#) to see the benefits that apply to your survivors.

## Death Benefits for Retired Participants

If you are receiving a Normal Pension and you die before receiving 60 pension payments, your beneficiary will receive the remaining monthly payments.

If you are receiving the Joint and Survivor Pension, your surviving spouse will receive the pension form you elected when you retired. Only your spouse at the time of retirement can receive this benefit.

## Tell Us about Your Life Changes

Multiple organizations support IBEW-NECA members. It is very important that you update these offices when you experience a major life event so we can ensure you receive the benefits you have qualified for and earned.

If your contact information or family status changes, you need to inform the following offices by phone or through the website. You can download a change of address form from [www.scibew-neca.org](http://www.scibew-neca.org).

Local Union Office		Southern California IBEW-NECA Pension Plan	National Electrical Benefit Fund	International IBEW Office
IBEW Local 11 626-243-9700 <a href="http://www.ibew11.org">www.ibew11.org</a>	IBEW Local 441 714-939-3131 <a href="http://www.ibewoc.com">www.ibewoc.com</a>	323-221-5861 800-824-6935 <a href="http://www.scibew-neca.org">www.scibew-neca.org</a>	301-556-4300 <a href="http://www.nebf.com">www.nebf.com</a>	202-728-6206 <a href="http://www.ibew.org">www.ibew.org</a>
IBEW Local 440 951-684-5665 <a href="http://www.ibew440.org">www.ibew440.org</a>	IBEW Local 477 909-890-0607 <a href="http://www.ibew477.org">www.ibew477.org</a>			

Note: You must send your updates to each organization separately; the organizations cannot share your information.

# Southern California IBEW-NECA Health Trust Fund ( Loc 11/LA NECA)

## *Better Information = Better Health*

It's not always easy to know the best ways to stay healthy. The benefits you receive through the Fund are designed to help you stay informed – even when life is hectic! Below is a list of some of the benefit providers that give you the help and information you need to keep yourself and your family healthy.

HealthAdvocate	<a href="http://www.healthadvocate.com">www.healthadvocate.com</a>	One-on-one help to resolve health care issues ranging from finding doctors, specialists and eldercare to untangling medical bills, negotiating fees and clarifying insurance coverage.
Member Assistance Program (MAP) through Optum Health	<a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a>	Confidential access to professional care, self-help programs, interactive tools and educational resources to help with life's changes and challenges.
<b>MEDICAL</b>		
Anthem Blue Cross	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>	Inform yourself on topics such as COPD, autism, diabetes, cancer, pregnancy and tobacco use. Determine your overall health status by completing a Health Assessment. Identify your health risks and learn what steps you can take to make the biggest improvements.
UnitedHealthcare	<a href="http://www.uhctest.com">www.uhctest.com</a>	
Kaiser Permanente	<a href="http://www.kp.org">www.kp.org</a>	
<b>PRESCRIPTION</b>		
Citizen's Rx	<a href="http://www.citizensrx.com/member">www.citizensrx.com/member</a>	Access your claim history, drug information, pharmacy locator, mail order information, consulting services and other support for managing your prescription drugs.
<b>DENTAL</b>		
United Concordia (PPO and HMO)	<a href="http://www.ucci.com">www.ucci.com</a>	Helpful tips to encourage good oral health care, treatments, conditions and nutrition.
DeltaCare USA	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>	
Metlife/Safeguard Dental	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	
CIGNA Dental	<a href="http://www.cigna.com">www.cigna.com</a>	
<b>VISION</b>		
VSP	<a href="http://www.vsp.com">www.vsp.com</a>	Read articles about eye health and fitness.

## 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  
 Email: [seatchel@alliedadministrators.com](mailto:seatchel@alliedadministrators.com)

**Local 477 Health Trust Delta Fund Administrators, LLC**  
 1234 W. Oak  
 Stockton, CA 95203  
 Phone: 209-474-5671  
 Fax: 209-474-5771  
 Email: [pat.cororan@delapro.com](mailto:pat.cororan@delapro.com)

## Pre-Retirement Death Benefits

	Spousal Beneficiary	Non-Spousal Beneficiary	Children
<p><b>Beneficiary* of an Active, Vested Participant—Eligible for the Unreduced Death Benefit</b></p>	<p>Your surviving spouse will receive a monthly pension, for his/her lifetime, equal to 100% of the Normal Pension Benefit you would have accrued as of the date of your death.</p> <p>If you are married but want to name a non-spouse beneficiary, your spouse must sign a waiver agreeing to the named beneficiary.</p> <p><i>Example: Mr. Smith is over age 55 and has more than 15,000 hours. He dies before applying for his pension. Mrs. Smith will receive 100% of the Normal Pension Benefit that Mr. Smith would have accrued as of the date of his death.</i></p>	<p>Your beneficiary will receive 50% of the Normal Pension Benefit you would have incurred as of the date of your death.</p> <ul style="list-style-type: none"> <li>Your beneficiary is guaranteed 120 payments. If your beneficiary dies before receiving 120 payments, the remaining benefit will be paid to your eligible children or his/her designated beneficiary.</li> <li>If you marry, your spouse automatically becomes your beneficiary unless he/she signs a waiver agreeing to another beneficiary.</li> <li>If you are married but want to name a non-spouse beneficiary, your spouse must sign a waiver agreeing to the named beneficiary.</li> </ul>	<p>If your beneficiary dies and you are survived by a child or children who are under age 21, he/she/they will receive a monthly benefit equal to 50% of the Normal Pension Benefit you would have incurred as of the date of your death.</p> <ul style="list-style-type: none"> <li>If you are survived by more than one child under age 21, the benefit will be divided equally among the children under age 21;</li> <li>Each child shall cease to be eligible at age 21; and</li> <li>Once the last child turns 21, the remaining benefit (120-month guarantee) will be divided between all children.</li> </ul>

\* All beneficiary designations must be on forms provided by or approved by the Administrative Trust Funds office. All designations must be signed and dated by the Participant. If you do not designate a beneficiary, your death Benefit will be paid to the first surviving person, in this order: Spouse, Children, Parents then Brothers and Sisters.

## Pre-Retirement Death Benefits

	Spousal Beneficiary	Non-Spousal Beneficiary	Children
<p><b>Beneficiary* of an Active, Vested Participant—NOT Eligible for the Unreduced Benefit</b></p>	<p>Your surviving spouse will receive a monthly pension, for his/her lifetime, equal to 50% of the Normal Pension Benefit you would have accrued as of the date of your death.</p> <ul style="list-style-type: none"> <li>Your spouse is guaranteed 120 payments. If your spouse dies before receiving 120 payments, the remaining benefit will be paid to your eligible children or his/her designated beneficiary.</li> <li>If you are married but want to name a non-spouse beneficiary, your spouse must sign a waiver agreeing to the named beneficiary.</li> </ul> <p><i>Example: Mrs. Jones is age 50 and has less than 37,500 hours. She dies before applying for her pension. Mr. Jones will receive 50% of the Normal Pension Benefit Mrs. Jones would have accrued on her date of death. The benefit Mr. Jones will receive is guaranteed for 120 payments.</i></p>	<p>Your beneficiary will receive 50% of the Normal Pension Benefit you would have incurred as of the date of your death.</p> <ul style="list-style-type: none"> <li>Your beneficiary is guaranteed 120 payments. If your beneficiary dies before receiving 120 payments, the remaining benefit will be paid to your eligible children or his/her designated beneficiary.</li> <li>If you marry, your spouse automatically becomes your beneficiary unless he/she signs a waiver agreeing to another beneficiary.</li> <li>If you are married but want to name a non-spouse beneficiary, your spouse must sign a waiver agreeing to the named beneficiary.</li> <li>If you are not eligible to retire, benefits will be paid as described above, however, the benefit will be actuarially reduced as described in Appendix II of the Plan document.</li> </ul>	<p>If your beneficiary dies and you are survived by a child or children who are under age 21, he/she/they will receive a monthly benefit equal to 50% of the Normal Pension Benefit you would have incurred as of the date of your death.</p> <ul style="list-style-type: none"> <li>If you are survived by more than one child under age 21, the benefit will be divided equally among the children under age 21;</li> <li>Each child shall cease to be eligible at age 21; and</li> <li>Once the last child turns 21, the remaining benefit (120-month guarantee) will be divided between all children.</li> </ul>

\* All beneficiary designations must be on forms provided by or approved by the Administrative Trust Funds office. All designations must be signed and dated by the Participant. If you do not designate a beneficiary, your death Benefit will be paid to the first surviving person, in this order: Spouse, Children, Parents then Brothers and Sisters.

## Pre-Retirement Death Benefits

	Spousal Beneficiary	Non-Spousal Beneficiary	Children
<p><b>Beneficiary* of a non-retired participant who is not an Active Participant and who is vested</b></p>	<p>If you are married and eligible to retire pursuant to Article 3 of the Plan, your surviving spouse will begin to receive a monthly pension, for his/her lifetime, equal to 50% of the Normal Pension Benefit you would have accrued as of the date of your death.</p> <ul style="list-style-type: none"> <li>Your spouse is guaranteed 120 payments. If your spouse dies before receiving 120 payments, the remaining benefit will be paid to your eligible children or his/her designated beneficiary.</li> <li>If you are married and not eligible to retire pursuant to Article 3 of the Plan, your surviving spouse will be entitled to a monthly pension for his/her lifetime equal to 50% of the Normal Pension Benefit you would have accrued as of the date of your death. This benefit is payable the first of the month coinciding with or next following the Participant's 55th birthday. In lieu of waiting until what would have been the Participant's 55th birthday, the spouse may elect to have the benefits commence as of the first of the month following the Participant's death, however, there will be an Actuarial reduction applied to this benefit.</li> </ul> <p><i>Example: Mr. Thomas is over age 55, has more than 15,000 hours but is no longer active. He dies before applying for a pension benefit. Mrs. Thomas will receive 50% of Mr. Thomas' Normal Pension Benefit that he had accrued by the date of his death. Mrs. Thomas' benefit is payable the month following Mr. Thomas' death, and is guaranteed for 120 months.</i></p>	<p>Your beneficiary will receive 50% of the Normal Pension Benefit you would have incurred as of the date of your death.</p> <ul style="list-style-type: none"> <li>Your beneficiary is guaranteed 120 payments. If your beneficiary dies before receiving 120 payments, the remaining benefit will be paid to your eligible children or his/her designated beneficiary.</li> <li>If you marry, your spouse automatically becomes your beneficiary unless he/she signs a waiver agreeing to another beneficiary.</li> <li>If you are married but want to name a non-spouse beneficiary, your spouse must sign a waiver agreeing to the named beneficiary.</li> <li>If you are not eligible to retire, benefits will be paid as described above, however, the benefit will be actuarially reduced as described in Appendix II of the Plan document.</li> </ul>	<p>If your beneficiary dies and you are survived by a child or children who are under age 21, he/she/they will receive a monthly benefit equal to 50% of the Normal Pension Benefit you would have incurred as of the date of your death.</p> <ul style="list-style-type: none"> <li>If you are survived by more than one child under age 21, the benefit will be divided equally among the children under age 21;</li> <li>Each child shall cease to be eligible at age 21; and</li> <li>Once the last child turns 21, the remaining benefit (120-month guarantee) will be divided between all children.</li> </ul>

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