



BENEFITS 101

Members of IBEW Local 441, you have a different Defined Contribution Plan. Please complete a Defined Contribution Blanket Authorization to ensure that contributions are sent to your Home Fund.

Reciprocity

IBEW/NECA's Electronic Reciprocal Transfer System (ERTS) is designed to help our Plan participants transfer their pension and health contributions back to their home funds no matter where they may be working.

Whenever you work in a jurisdiction other than your home Local, you must apply to have contributions made on your hours worked transferred from a "Reciprocal Fund" (a benefit plan sponsored by a Local Union of the IBEW and Chapter of NECA) to your home fund.

If you leave the jurisdiction of your home Local, but continue to work within the six county jurisdiction (Los Angeles, Orange, Riverside, San Bernardino, Inyo and Mono), of the Southern California IBEW/NECA Pension Trust Fund (DB), it is not necessary to complete reciprocity papers for pension, as these areas are part of the same Plan.

Note: Each area has its own health plan, so you need to complete a Health Reciprocity Authorization if you want the health contributions sent back to your home health fund.

To accomplish this:

1. Visit your Local Union or Administrator's Office to register for ERTS (the Electronic Reciprocal Transfer System); and
2. Present valid photo identification and sign the Participant Verification Page at your home Fund, the Fund with which you registered for work, or an Assisting IBEW Local Union.

This process ensures that you agree to:

- The legally binding effect of utilizing an electronic signature on ERTS; and
- An approved authorization and release regarding reciprocal transfers under the Reciprocal Agreement.

Register in ERTS as soon as you start work in another jurisdiction. There may be time limits that could apply to the transfer of contributions that may have a negative effect on your vesting or eligibility for health benefits.

Reciprocity remains in effect until you complete a Request for Cessation of Transfer on ERTS.

Note: There are periodic changes to the employer contribution rate. Check with the Administrative Office for the current rate.

For further information, please contact the Administrative Office at **323-221-5861** or toll free at **800-824-6935**. If you have already registered, you can log on to <https://erts.ibew.com> for more details.

The terms of the Reciprocal Agreement may be changed or amended from time to time by vote of the participating trusts throughout the United States.