



Health Benefits

Eligibility at a Glance

ACTIVE PLAN

Initial Eligibility and Reinstatement: Meet the minimum hours requirement (100) and complete the enrollment form. The Hours Reserve Bank will be reduced, however, and life insurance will be the only benefit an employee will have until the enrollment form and other required documents are received by the Administrative Trust Funds Office.

Waiting Period: Eligibility will commence the first day of the third month, following receipt of 100 hours of contributions on your behalf within four consecutive months.

Maintaining Eligibility and Hours Bank Reserve: To maintain eligibility you must continue to work the required number of hours. Contributed Health work hours in excess of the required minimum are placed in an "Hours Reserve Bank", to a maximum of 600 hours. Hours from the reserve bank, if available, will be "withdrawn" to complete the hours needed to remain eligible under the Plan.

Dependent Eligibility: Dependents become eligible at the same time as the employee. You must provide the required documentation. Eligible dependents: legal spouse, domestic partner and children through age 25. A child is defined as natural child, a stepchild, an adopted child and eligible foster child.

Losing Coverage: You will lose coverage when the combined sum of your worked hours and your Hours Reserve Bank is less than the required 100 hours or if an employer is non-compliant with the contributions requirement.

Reciprocity: Working outside the geographic area of Local 11? Enroll in the Electronic Reciprocal Transfer System (ERTS). Call the Administrative Trust Funds Office for assistance.

Plans Available: For details on all the benefits available please review the Summary Plan Description.

Medical: Anthem Blue Cross (PPO), Kaiser Permanente (HMO), UnitedHealthcare (HMO)
Dental: United Concordia (PPO), Cigna Dental (HMO), DeltaCare Dental (HMO), MetLife/Safeguard (HMO), United Concordia (HMO)

Other Benefits: Mandatory Generic prescription benefit, Vision benefit, life insurance and accidental death & dismemberment benefit, body scan, orthotics, Member Assistance Program (MAP), and Health Advocacy.

RETIREE HEALTH PLAN

Eligibility: To be eligible for coverage you must be retired and receiving benefits from the SC IBEW-NECA Pension Plan.

Age & Service: You must be 55 or older and have accumulated 25 years of credited service OR 62 or older and have accumulated 10 years of credited service under the Pension Plan.

Hours: You must have at the time of original pension date accumulated at least 10,500 hours contributed to the Health Plan in 7 of 10 years preceding retirement OR accumulated at least 30,000 hours contributed to the Health Plan.

Election & Payment: You must complete an application, elect coverage and pay your monthly medical premium.

Dependent Eligibility: Your legal spouse is eligible for coverage and must be enrolled during your election period.

Coverage Offered: Medical and Prescription coverage are offered through this Plan.

IMPORTANT

There is no vested right to receive Retiree Health Plan benefits. The Trustees may change, modify, reduce or terminate the Plan benefits at any times as a result of conditions or events requiring such action.



Pension Benefits

Here is a side-by-side high level overview of both the Southern California IBEW-NECA Defined Pension Plan and the Southern California IBEW-NECA Defined Contribution Plan. The information below is based on the Inside Wireman Agreement with Local 11 and the current rules for each Plan. *In addition, you may also accrue pension benefits under the NEBF and IBEW International plans, but you should refer to their Administrative Offices for benefit information.*

Defined Benefit Plan

Defined Contribution Plan

<ul style="list-style-type: none"> 5 or more years of Credited Vesting Service provided that at least 1 of the years was earned after July 1989 	Vesting	<ul style="list-style-type: none"> Immediate vesting upon a Covered Employee having 1 or more hours contributed on their behalf on or after July 1, 2002
<ul style="list-style-type: none"> Vested and age 65 15,000 hours and at least age 55 37,500 hours, any age (if under 55, benefits earned after July 1, 1996 will be deferred until age 55) 42,500 hours, any age If under age 55, amounts subject to actuarial reduction 	Eligibility for Benefits	<ul style="list-style-type: none"> Severance of all employment with a Contributing Employer Not engaging in any employment in the Electrical Construction industry for at least 12 consecutive months prior to submitting application Age 65 or older, automatically eligible
<ul style="list-style-type: none"> Normal – Guarantee 60 months paid to pensioner or his\her beneficiary if deceased prior to 60 monthly payments Joint & Survivor – provides surviving spouse a monthly benefit for his\her lifetime. 	Retirement Option	<ul style="list-style-type: none"> Lump Sum Rollover into another qualified Plan (such as an IRA) Annual installments from 2-5 years Monthly annuity options (annuity contract purchased by NYLIM)
<ul style="list-style-type: none"> Prior to retirement – if an active vested participant's benefits, payable to surviving spouse or beneficiary After retirement – the option elected will determine if any further benefits are payable 	Death Benefits	<ul style="list-style-type: none"> Prior to Commencement of Distribution – Spouse or beneficiary will be entitled to a distribution of the participant's individual account After Commencement of Distribution – benefits will be payable according to the form of payment selected by the participant
<ul style="list-style-type: none"> Active participant with either 15,000 hours or 10 years of Vesting Service and is Totally Disabled (as deemed by Social Security) or disabled and unable to work as an inside wireman (as deemed by the Funds medical consultant) 	Disability Benefits	<ul style="list-style-type: none"> Totally Disabled (as deemed by Social Security) or disabled and unable to work as an inside wireman (as deemed by the Funds medical consultant)

This summary of IBEW Local 11 Inside Wiremen Agreement benefits is not a substitute for the Summary Plan Description and to the extent it differs from the SPD, the terms of the SPD will govern. Prior to completing and/or submitting benefit forms, you should thoroughly review the Summary Plan Description (SPD). You may contact the Administrative Trust Funds Office at (323) 221-5861 or at the toll free number 1-800-824-6935.



Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA")

In addition to the Benefits Summaries for the Southern California IBEW-NECA Health Trust Fund, Southern California IBEW-NECA Pension Trust Fund, and the Southern California IBEW-NECA Defined Contribution Plan, there are provisions in each of the Plans that apply to periods of military Service, which are outlined as follows:

Health Plan – For military leaves of absence for a period less than 31 days, a participant and enrolled dependents continue to be eligible for health care under the Plan with no self-payment required provided you and your dependents are eligible for coverage when your military leave begins. In order to be reinstated to coverage that was in effect prior to the period of your military service, you must return to Covered Employment or register for dispatch with IBEW Local 11 at the beginning of the first full regularly scheduled working period on the first calendar day following discharge from military service plus travel time and an additional eight hours.

For military leaves of absence for a period of more than 30 days, you may continue coverage for yourself and your enrolled dependents at no cost to you for up to a maximum of 60 months as long as you notify the Funds Office in advance, and as long as your total military leave when added to any prior periods of military leave does not exceed 60 months. This 60-month period may terminate effective as of the day after the date you fail to timely apply or return to a position of employment with an Employer participating in the Plan if you fail to return to Covered Employment or register for dispatch with IBEW Local 11 within 120 days of being discharged by the military. In the event you elect such coverage for

periods of military service, your Hours Bank Reserve will be frozen and both coverage and your Hours Bank Reserve will be reinstated on the day you return to Covered Employment or register for dispatch with IBEW Local 11 in accordance with the benefits and coverage that you received immediately preceding your period of military service. The requirement for you to return to work or register for dispatch with IBEW Local 11 within 120 days following discharge may be extended for up to two years if you are hospitalized or convalescing from any injury caused by active military duty.

Pension Plan – Contributions are credited to a Participant during periods of military service at the hourly employer contribution rate in effect in the collective bargaining agreement between the IBEW and NECA which governs the jurisdiction of your IBEW membership for the month in which the hours are being credited at the greater of 125 hours per month for each complete month of military service or the average monthly hours worked in the twelve months prior to the commencement of military service, and 8 hours a day but not more than 125 hours per month for any additional fraction of a month. You will receive vesting credit and credit toward contributions for such periods of military service. To be credited with contributions and vesting for periods of military service, the military service must begin within 120 days

of leaving Covered Employment under the Pension Plan and you must return to either Covered Employment or register for work with an IBEW Union sponsoring the Pension Plan within 120 days of your discharge from military service.

Defined Contribution Plan – Similar to the Pension Plan, contributions are credited to a Participant during periods of military service at the hourly employer contribution rate in effect in the collective bargaining agreement between the IBEW and NECA which governs the jurisdiction of your IBEW membership for the month in which the hours are being credited at the greater of 125 hours per month for each complete month of military service or the average monthly hours worked in the twelve months prior to the commencement of military service, and 8 hours a day but not more than 125 hours in a month for any additional fraction of a month. You will receive credit toward contributions for such periods of military service. To be credited with contributions for periods of military service, the military service must begin with 120 days of leaving Covered Employment under the Defined Contribution Plan and you must return to either Covered Employment or register for work with an IBEW Union sponsoring the Defined Contribution Plan within 120 days of your discharge from military service.

This summary of IBEW Local 11 Inside Wiremen Agreement benefits is not a substitute for the Summary Plan Description and to the extent it differs from the SPD, the terms of the SPD will govern. Prior to completing and/or submitting benefit forms, you should thoroughly review the Summary Plan Description (SPD). You may contact the Administrative Trust Funds Office at (323) 221-5861 or at the toll free number 1-800-824-6935.