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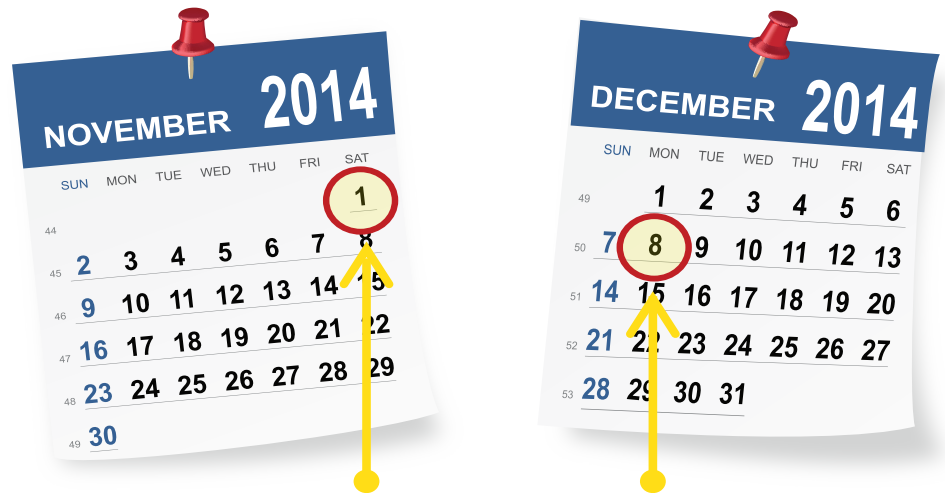
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Retiree Health Plan Open Enrollment—November 1 through December 8, 2014



Enrollment Begins November 1 and Ends December 8, 2014.

The Open Enrollment period for the *Southern California IBEW-NECA Health Trust Fund—Retiree Health Plan* will be held from November 1 through December 8, 2014. The benefits you enroll in will go into effect on January 1, 2015. You should have already received a Retiree Health Plan Self-Pay Rates announcement.

You will notice a new plan offering—the **Out of Area Retiree Plan**. This plan is only available to Early Retirees, Medicare-Eligible retirees and their spouses who were in the former Premium Reimbursement Plan, as well as those who reside outside of the HMO Service Areas.

You will continue to be enrolled in your current Plan unless you wish to make a change. If you are interested in changing health plans, visit our website at www.scibew-neca.org, and click on “Forms” under the title “Retiree Health” and download the Enrollment Form you need under the heading “Enrollment/Eligibility.”

The Administrative Trust Funds Office must receive all required documents before initiating any changes on your behalf. Properly completed enrollment and/or election forms must be received by the Administrative Trust Funds Office on or before December 8, 2014 for a January 1, 2015 effective date.

If you have any questions, please contact the Administrative Trust Funds Office at (323) 221-5861 or toll-free at (800) 824-6935, and ask to speak with a Membership Services Department representative. Office hours are Monday through Friday from 9 a.m. to 5 p.m.



Non-Covered Electrical Employment— What You Should Know

Non-covered electrical employment (NCEE) is a big deal. It refers to any type of work whether electrical or not, that is performed as an employee for an organization in the same trade, craft or industry covered by our Plan and in the jurisdiction of any union whose members are Participants in this plan or any other local of the International Brotherhood of Electrical Workers. *It happens more often than you think and it could suspend your retirement benefits until Normal Retirement Age (65).*



Here are some key things you should know



If, on or after October 1, 1987, you became a participant and worked in NCEE, your pension benefits accrued on or after October 1, 1987 will be suspended until you reach the Normal Retirement age of 65 or the date in which you were credited with at least 7,500 Covered Hours after your last hour of Non-Covered Electrical Employment.



Any electrical training program or retail-based electrical instruction other than IBEW-NECA sponsored electrical training, is considered NCEE. For example, working for Home Depot or being an instructor for a trade school would be considered NCEE.



NCEE does not only depend on the type of work you do, but also for whom you are working. To protect your benefit rights, always contact the Administrative Trust Funds Office to obtain a determination from the Board of Trustees to assure the work does not constitute NCEE before you go to work (other than that through an IBEW Union Hiring Hall).

Some examples of NCEE are if you work:

- As a truck driver for a non-signatory electrical contractor;
- As an accountant with an electrical contractor who is non-signatory to the IBEW, even if the employer has a signed collective bargaining agreement with a Union *other than the IBEW*;
- As a manager with a General Contractor where the Contractor performs electrical work with its own employees and where the Contractor is not signatory with an IBEW Local Union;
- As a supervisor with a General Contractor where the job entails supervising employees of a non-Union electrical sub-contractor working on the job for the General Contractor; and
- In California with a nationwide construction firm that also performs electrical contracting work in New York and is not signatory to an IBEW collective bargaining agreement in that state, even if the firm does no electrical contracting whatsoever in California.

NOTE: This restriction applies only to the suspension of early retirement pension benefits and does not apply to pre-retirement death benefits. Disability Benefits are subject to the Suspension Rules.

Bottom line? ALWAYS contact the Administrative Trust Funds Office at (323) 221-5861 or toll-free at (800) 824-6935 if you have any questions about whether or not work you are considering falls under the NCEE rules/restrictions. Better to be safe, than sorry.

Annual Pension Verification Reminder



In the last issue of **Benefits Connection** (Summer 2014), we discussed the Annual Pension Verification (APV) Packets sent to all pensioners. We told you how important it

is to complete and return the forms provided in that packet.

You need to **complete and return the forms in your APV packet by December 15** of this year or 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, 2015.

Don't forget! If you have any questions or have misplaced your APV packet, call the Administrative Trust Funds Office at (323) 221-5861 or toll-free at (800) 824-6935.

Changes in Your Life? Keep Us Posted!

There are times in our lives when it's really important to notify the Administrative Trust Funds Office of changes that take place.

For instance, if you move, we still need to be able to contact you about any matter concerning your benefit coverage.

You should contact us promptly, and in writing, about any change in your family status, like a marriage, legal separation or divorce, the birth of a child, the death of a dependent, or a change in the status of any of your dependents, such as a

child reaching age 26, or when a child age 26 and older is no longer disabled.

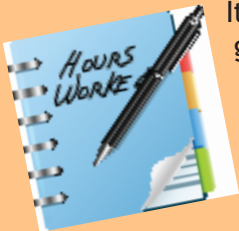
If you don't promptly notify the Administrative Trust Funds Office in writing of such a change and claims are paid on behalf of a person who is no longer eligible, you may be liable to the Funds for the amount paid. Plus, the person who is no longer eligible might not get the chance to elect COBRA Continuation Coverage.

Finally, sometimes a life event occurs that requires a change in your beneficiary(ies). You **must** submit updated beneficiary



designations independently to the Administrative Trust Funds Office, the various IBEW Local Unions for I/O benefits and NEBF (and there may be others). Any time you have questions concerning changes in your situation or that of your eligible dependents, please do not hesitate to call the Administrative Trust Funds Office at (323) 221-5861 or toll-free at (800) 824-6935.

Maintain Your Records—It's Important



It's always a good idea to keep certain things as a record of what you've done, what you've spent, or what you've experienced. We keep receipts when we buy things, share messages via social media and take selfies and other photos to remember special occasions. Your work record is equally, if not more, important.

The Southern California IBEW-NECA Pension Trust Fund conducts an annual mailing of Statements of Reported Hours to all Participants. The most current Statements were mailed on October 1, so you should have received yours by now.

After you review it, you need to follow-up on any discrepancies on hours with the Administrative Trust Funds Office. Sadly, not all participants review these reports and it isn't until it's

time for them to retire that they choose to follow-up on discrepancies. This often results in needless delays.

It is especially important that Travelers maintain records of their hours. You can always request a printout of your up-to-date hours from the Administrative Trust Funds Office. Remember, be sure to keep track of the hours you work to ensure that they are properly reported to the funds.

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

Orange County Electrical Industry Health & Welfare Trust

(IBEW Local 441)

United Administrative Services

Phone: 800-748-6417

Website: 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