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Save the Date for Saturday, June 17!

The Health & Benefits Fair for the Southern California IBEW-NECA Health Trust Fund and the IBEW Local 11 Area-wide Picnic is scheduled

Come visit us at the 2017 Health & Benefits Fair at a **NEW** location: Queen Mary/Harry Bridges Memorial Park in Long Beach.

All Southern California IBEW-NECA Health Trust Fund participants (IBEW Local 11 and LA NECA) and their families are invited to attend. The Fair is being held in conjunction with the IBEW Local 11 Area-Wide Annual Picnic.

Admission to the Annual Picnic is \$11/adult, and includes access to the Health & Benefits Fair.

Activities will start at 10:00 am and run until 4:00 pm. There will be food, live music, raffles and prizes. The Southern California IBEW-NECA Health Trust Fund vendors and providers will be there so you can meet them, ask questions and find out how to make the best use of your benefits year round.

Here is a list of who will be at the Health & Benefits Fair:

- Anthem Blue Cross
- Kaiser Permanente
- UnitedHealthcare
- MedExpert
- VSP
- Optum Health
- Delta Dental
- United Concordia Dental
- Cigna Dental
- Citizens Rx
- Body Scan International
- John Hancock

Here are some of the things you can do at the Health & Benefits Fair:

- Get free blood pressure, cholesterol, thyroid and other screenings
- Enjoy a relaxing massage
- Listen and dance to some great music
- Play games, win prizes, and capture the moment at our photo booth. And, we'll have lots of kid activities that are both fun and educational!



WHAT?

The Health & Benefits Fair and IBEW Local 11 Annual Area Wide Picnic

WHERE?

Queen Mary/Harry Bridges Memorial Park
 1126 Queens Highway
 Long Beach, CA 90802

WHEN?

Saturday, June 17th from 10 to 4

Come on out and join us!

The New Pension Rehabilitation Plan—What it Means to You

Note: if you are a retired participant (pensioner), beneficiary or QDRO alternate payee receiving pension payments, the benefit changes described below do not apply to you.

Late last September, you received information about the 2016 Rehabilitation Plan, as amended, created in response to the Pension Plan's projected critical status. Staff from the Administrative Office conducted meetings in February and March in several locations to go over the changes for the Pension and Retiree Health Plans.

Here are the main points you should know for retirements starting on or after April 1, 2017:

- **Prior Accrued Benefit:** The amount of pension you have accrued prior to adoption of the 2016 Rehabilitation Plan, as amended, (adopted September 28, 2016), will not change - only accruals for service earned after the 2016 Rehabilitation Plan are affected.
- **Additional Contributions:** Your Employer will be making additional hourly contributions to the Pension Fund that will not count toward your benefit accruals, but will be used to improve the Plan's financial status. The amount and timing of these additional contributions will depend on the schedule that your local adopted.
- **Unreduced Early Retirement Benefit at age 56 with 44,500 Covered Hours:** For retirements prior to April 1, 2017, there was no reduction in benefits for taking an Early Retirement Pension at or after age 55 and 42,500 hours - the cost of providing this early benefit was borne by the Plan. Beginning with retirements on or after April 1, 2017, to retire before age 65 (Normal Retirement), you must be Active in the Plan, be at least age 56 and have at least 44,500 reported covered hours to be eligible for an unreduced Early Retirement. If you retire prior to age 56, your pension benefit will be substantially reduced (about 62%).
- **Disability Pensions Eliminated:** For retirements on or after April 1, 2017, disability pensions have been eliminated. If you are disabled, you may elect a Normal or Early Retirement pension, once you are eligible.
- **Additional Changes under Default Schedule:** For pension benefits earned under the default schedule, the 66²/₃% and 100% Joint-and-Survivor Pensions will not be available. In addition, the reductions for the 50% and 75% Joint-and-Survivor Pensions will no longer be subsidized so that the reductions will be slightly higher.

The calculation of Pension Plan benefits is very complex. Before making any retirement decisions, you should request an estimate of your pension from the Administrative Office and consult with a retirement planner.



Retiree Health Plan Eligibility Changes



Last December, you received information on the following benefit changes under the Retiree Health Plan, effective April 1, 2017.

- Early retirement eligibility for coverage requires that you:
 - Are at least age 56 and awarded an unreduced early retirement benefit from the Southern California IBEW-NECA Defined Benefit Plan,
 - Have at least 44,500 hours of Health Plan contributions under a collective bargaining agreement requiring Retiree Health Plan contributions to this Plan, **and**
 - That 10,500 of those hours must have been worked in 7 of the 10 years immediately prior to retirement.
 - Normal retirement eligibility for coverage requires that you:
 - Are at least age 62,
 - Have at least ten years of credited service under the Pension Plan,
 - Have at least 10,500 hours of Health Plan contributions, under a collective bargaining agreement requiring Retiree Health Plan contributions, accumulated in 7 of the 10 years immediately prior to retirement.
 - In addition, you must:
 - Request and complete an application,
 - Enroll by the date your first pension check is issued or you lose eligibility under the Active Health Plan, and
 - Pay the monthly premium, which may be deducted from your pension check.
 - You may delay enrollment until you exhaust your Hours Bank Reserve and/or COBRA coverage under the Active Plan.
 - Disability hours will no longer be credited toward Retiree Health Plan eligibility effective April 1, 2017.
- Be sure to check your Health Plan hours before retiring to ensure you are eligible for the Retiree Health Plan.

Local 11 Health Reimbursement Arrangement (HRA) Coming Soon

Effective January 30, 2017, \$0.25 per reported hour of contributions will be deposited in a Health Reimbursement Arrangement (HRA) account for you. You'll be able to use these funds to help pay for certain healthcare expenses soon. Stay tuned for more information.



New Third Party Administrator (TPA)

Coast Benefits, Inc. is our new TPA for claims related to body scans, Medicare Supplement benefits, and orthotics.

Coast Benefits, Inc.
IBEW-NECA Claims Administration
3444 Camino Del Rio North, Suite 100
San Diego, CA 92108

Phone: (800) 886-7559 or (619) 280-2009
Fax: (619) 280-4304



Keep Us Updated

Don't forget to let the Administrative Office know when you have a life event, like marriage, divorce, birth, or adoption. These events can determine whom you can cover under the Health Plan and some life events can affect your pension benefits. Make sure that your beneficiary information is up-to-date for all benefits, including NEBF, IBEW IO, etc.

Important Contact Information

Southern California IBEW/NECA Health, Pension, and Defined Contribution Plans (IBEW Local 11/LA NECA)

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

Website:
www.scibew-neca.org

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 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

IBEW Local 441 Health NECA/IBEW Family Medical Care Plans 14, 15, & 17

5837 Highway 41 North
Ringgold, GA 30736

Phone: 877-937-9602
706-937-9600

Fax: 706-937-9601

IBEW Local 440 Health NECA/IBEW Family Medical Care Plans 14 & 16

5837 Highway 41 North
Ringgold, GA 30736

Phone: 877-937-9602
706-937-9600

Fax: 706-937-9601

Inland Empire IBEW-NECA Pension Plan

c/o The Gem Group
401 Liberty Avenue, Suite 1200
Pittsburgh, PA 15222-1024

Phone: 844-731-7311 (toll free)

Website: GemGroup.com