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New and Improved! Latest Annual Statement of Accrued Benefits Now Available

You may have noticed that the recently redesigned Annual Statement of Accrued Benefits included some additional information compared to the former Statement of Reported Hours. In the updated Statements, you'll find more detailed information about your accrued hours as well as your employer contribution history. You can also find an estimate of the amount of your pension benefits payable at Normal Retirement Age (age 65). These new Annual Statements of Accrued Benefits were placed in the mail in December 2017. If you have not yet received your statement, please contact the Administrative Trust Funds Office.



You should have also received Quarterly Benefit Statements from the Administrative Trust Funds Office. Every three months, the Administrative Trust Funds Office sends out personalized Quarterly Benefit Statements. The quarterly statements are your personal record of the reported employer contributions made on your behalf.

The most recent Quarterly Statements were mailed out in mid-February. These Statements covered your contributions for the fourth quarter of 2017 (October 1, 2017, through December 31, 2017). Be on the lookout for the next batch of Quarterly Benefit Statements, which the Administrative Trust Funds Office will mail in May and will report on the first quarter of 2018 (January 1, 2018, through March 31, 2018).

It is important to hang onto your check stubs and match them with the Annual Statement of Accrued Benefits and the Quarterly Benefit Statements. If there are any discrepancies, please contact the Administrative Trust Funds Office as soon as possible, to help ensure that you receive the benefits to which you're entitled. You may contact the Administrative Trust Funds Office at 323-221-5861 or toll free at 800-824-6935.



Health Reimbursement Arrangement (HRA) Now Available to 9th District Sound and Communications Agreement Participants



9th District Sound and Communications Agreement participants are now eligible to participate in the Southern California IBEW-NECA Health Reimbursement Arrangement ("HRA") if working within the jurisdiction of IBEW Local 11 and LA NECA.

The account is funded by collectively bargained pre-tax contributions. These contributions are in addition to your regular hourly contributions. The Agreements currently participating in the HRA are Inside Wireman, Inspectors, ITS, Railroad and 9th District Sound and Communications Agreements.

An HRA acts similarly to a regular bank account, but it will not work for non-eligible purchases. The HRA gives you an individual spending account to pay for eligible health care expenses, such as medical bills, pharmacy co-payments, and dental and vision costs not covered by the benefits you already enjoy.

For more information about the HRA, including how to pay for eligible expenses, refer to your Summary Plan Description or the website at www.scibew-neca.org. Please contact Coast Benefits, the third-party Administrator hired to process HRA benefits, at 1-844-739-7956 for questions about your benefits and to learn how to use your account.

Are Your Active Health Plan Dependents Eligible? It Depends

Eligibility depends on a number of factors, such as age and a dependent's legal status in relation to you, the participant. To confirm that a dependent meets the Southern California IBEW-NECA Active Health Plan's eligibility requirements, you must provide the Plan with proper documentation.

The table below shows an overview of who may be considered an eligible Active Health Plan dependent and documentation requirements.

Active Health Plan Eligible Dependents	Required Documentation
Spouse	Copy of Marriage Certificate
Biological Children	Birth Certificate/Paternity Test/QMCSO
Step Children	Birth Certificate
Adopted Children	Adoption Affidavit
Permanently Disabled Children	Birth Certificate/Paternity Test/Adoption or Guardianship Affidavit
Child who is a ward under order of temporary or permanent guardianship	Legal Guardianship
Temporarily Disabled Child	Disability Application/Birth Certificate—Child subject to Temporary or Permanent Guardianship

It is important to remember that you and your eligible dependents will not have health and dental benefit coverage until you first complete an Enrollment form and submit to the Administrative Trust Funds Office. For more information on dependent eligibility and required documentation, please refer to your [Summary Plan Description](#), or contact the Administrative Trust Funds Office.

The Administrative Trust Funds Office has retained the services of Consova, a benefits cost containment firm, to verify dependent eligibility. You will soon be receiving communication from Consova explaining the verification process and the documentation required.

It Pays to Keep Your Dependents Up to Date

Keeping ineligible dependents enrolled and failing to notify the Plan could cost you.

Effective January 1, 2018, participants who fail to notify the Administrative Trust Funds Office of a marital status change will face an additional penalty: loss of Hours Bank Reserve hours. If you and your former spouse fail to notify the Administrative Trust Funds Office of a change in your marital status before the end of your 60-day deadline, **your Hours Bank Reserve will be charged 100 hours for each month you fail to notify** (after the 60-day deadline).

For example, if you and your former spouse are divorced effective June 30, 2018, you must notify the Administrative Trust Funds Office of the divorce by August 29. If you notify the Administrative Trust Funds Office on November 15, 2018, your former spouse will not be eligible for COBRA coverage and you will lose 300 hours from your Hours Bank Reserve.

Make sure you notify the Administrative Trust Funds Office of any change in your marital status within 60 days. **Don't rely on your former spouse to do it**, because it can have a **serious effect** on you. If you have any questions, please contact the Administrative Trust Funds Office at 1-800-824-6935.

When You Should and Shouldn't Sign up for Medicare

You and your eligible spouse are required to enroll in Medicare Parts A and B when you turn age 65 or become eligible for Medicare coverage at any age. You and your eligible spouse must assign your Medicare Parts A and B benefits to your medical option under the Retiree Health Plan. Do not sign up for another Medicare-risk Plan. Enrolling in another Medicare-risk plan will result in termination of your Retiree Health Plan benefits. Once terminated, you will **NOT** be able to re-enroll in the Retiree Health Plan.

You and your eligible spouse should **NOT** enroll in Medicare Part D (prescription drug) coverage. In fact, enrolling in Part D may even jeopardize your enrollment in the Retiree Health Plan and cause you to lose coverage. So, when it's time to sign up for Medicare and the Retiree Health Plan, **Don't enroll in Part D.**

The prescription drug benefits offered through the Retiree Health Plan have been deemed by the Health Plan's actuary to be equal to or greater than Medicare Part D benefits.



It's Tax Time Again—Your 1099R Forms

The Administrative Trust Funds Office has mailed your 2017 1099R forms to your address on file with the Fund. You can use these documents when preparing your tax forms. If you have not received your 1099R forms, please contact the Administrative Trust Funds Office. As a reminder, the deadline to file your taxes is Tuesday, April 17.

Keep Us Updated

Have you had a life event recently? Don't forget to tell the Administrative Trust Funds Office! When you get married, divorced or welcome a new child into your life, you may need to change your coverage under the Health Plan. These events can also affect your pension benefits, and you may want to update your beneficiary information. Contact the Administrative Trust Funds Office to learn more and to notify them of any recent changes. You may also locate the Beneficiary Designation Forms on the Trust Funds' website at www.scibew-neca.org.

Don't forget to let us know when you have moved!



An Overview of the Pension Rehabilitation Plan

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

Last year, the Pension Plan underwent changes to help increase the financial stability of the Plan. Here are the main points you should know for retirements starting on or after April 1, 2017:

- **Prior Accrued Benefit Payable at Normal Retirement Age:** The amount of pension you have accrued prior to the changes are not affected—only accruals for service earned after the changes took effect.
- **Defined Benefits Eligibility Requirements:**

Defined Benefits Eligibility as of 4/1/17	Early	Normal
Age	56	65
Service Requirements	Active in the Plan*	Vested
Pension Hours	44,500 hours	5 th Anniversary of 1 st covered hour

*Active in the Pension Plan is defined as having a total of 750 covered hours within two consecutive Plan Years. A Plan Year runs from July 1 of a calendar year through June 30 of the following calendar year.

NOTE: Retiring prior to reaching these milestones will cause an actuarial reduction to your Early Retirement Benefit.

- **Disability Benefits Eliminated:** For retirements on or after April 1, 2017, disability benefits under the Pension Plan and/or Retiree Health Plan have been eliminated. If you are disabled, you may elect a Normal or Early Retirement, once you are eligible.
- **Retiree Health Plan Eligibility Requirements:**

Defined Benefits Eligibility as of 4/1/17	Early	Normal
Age	56	62
Service Requirements	Retired with an unreduced pension from the SC IBEW-NECA Pension Plan	At least 10 years of credited service under the SC IBEW-NECA Pension Plan
Pension Hours	Must have 44,500 Health Hours WITH 10,500 Health Hours in the 7 of the 10 years immediately preceding the date of your original pension effective date.	Must have 10,500 Health Hours in the 7 of the 10 years immediately preceding the date of your original pension effective date.

NOTE: Health Hours must be earned under a Collective Bargaining Agreement requiring a Retiree Benefit Contribution.

- **Timely Retiree Health Plan Application and Delayed Enrollment:** You must submit your application before you receive your first pension check. You can delay enrollment in the Retiree Health Plan until you exhaust your Hours Bank Reserve or until you finish COBRA continuation coverage for the Active Health Plan, whichever is later.

IMPORTANT: You must complete separate applications for the Defined Benefit Plan and the Retiree Health Plan to determine your eligibility for each benefit. Contact the Administrative Trust Funds Office for details and before you elect to retire.

The calculation of Pension Plan benefits is very complex. Before making any retirement decisions, you should contact the Administrative Trust Funds Office to request an estimate of your pension AND a determination of your eligibility under the Retiree Health Plan.



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 (toll-free)

Website: www.scibew-neca.org

Coast Benefits

3444 Camino Del Rio North
Suite 100
San Diego, CA 92108

Phone: 844-739-7956 (toll-free)
Fax: 619-280-4304

Website: www.coastbenefits.com

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

5837 Highway 41 North
Ringgold, GA 30736

Phone: 706-937-9600
877-937-9602 (toll-free)

Fax: 706-937-9601

Orange County IBEW/NECA Electrical Workers Defined Contribution Pension Plan (IBEW Local 441) United Administrative Services

P.O. Box. 5057
San Jose, CA 95150
Phone: 408-288-4400
800-743-5274 (toll-free)

Fax: 408-288-4439

National Electrical Benefit Fund (NEBF)

2400 Research Boulevard, Suite 500
Rockville, MD 20850-3266

Phone: 301-556-4300

Website: www.nebf.com

IBEW—International Office

900 Seventh Street, N.W. Washington,
DC 20001

Phone: 202-833-7000

Website: www.ibew.org

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

5837 Highway 41 North
Ringgold, GA 30736

Phone: 706-937-9600
877-937-9602 (toll-free)

Fax: 706-937-9601

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

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