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## Annual Pension Verification – What You Need to Know

Every year, the Southern California IBEW-NECA Pension Trust Fund (“Trust Fund”) sends all pensioners Annual Pension Verification Packets. The forms enclosed in your packet are very important to the Pension Trust Fund and to you. First, they verify your address and other basic information. This ensures that even if you moved and forgot to change your address with the Trust Fund, you have this reminder to change your address and correct any incorrect information. Even if you receive your pension checks through direct deposit, the Trust Fund still sends out various notices that you may miss if the Trust Fund doesn’t have your correct address.

If you are under age 70½, the Annual Pension Verification (APV) form also asks you to report any income. The Trust Fund is obligated by law to ensure that pension benefits are not paid to pensioners who work in employment that would lead to a suspension of benefits. These retiree health and pension benefits are to provide a financial base during your retirement years, not to subsidize someone who is working in the industry. That’s like getting benefits twice; it’s not fair to other participants and it’s a financial strain on the Fund.

For these reasons, 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 terminated beginning January 1, 2015. For details about this process, see the next section.





## Before you retire, check your eligibility for retiree health benefits!

### The APV Process

You must complete, sign, date and return the form(s) in your APV packet to the Trust Fund. If the Trust Fund does not receive your signed and dated form(s), you will receive reminder notices and finally a termination letter as follows:



#### *For Those Age 70½ or Older*

If you are at least age 70½, your packet only contains one form to verify your address and that you are receiving pension benefits. Please be sure that you sign and date the form and return it to the Trust Fund, even if you are changing your address online. **Even if nothing has changed from last year, you must still sign, date, and return the form in the enclosed envelope.**

#### *For Those under Age 70½*

If you have not reached age 70½, your packet will include a letter with detailed instructions on completing your APV form, an Address Change or Address Verification form, and the *Authorization to Obtain Earnings Data from the Social Security Administration* form. Please be sure to follow the instructions provided in the letter carefully. You must complete and return ALL forms to the Trust Fund. **On the request for Social Security earnings form, please do not date the form and return it in the yellow envelope that is enclosed in your APV packet.**

If you retired in 2013, you must complete the forms and specify the information requested about employment as the Trust Fund will compare this information to your Social Security Earnings History.

<sup>1</sup> References to the Retiree Health Plan in this article are to the Southern California IBEW-NECA Health Trust Fund (Los Angeles NECA and IBEW Local 11 Health Plan). You will want to check with your area's Retiree Health Plan to ensure that working after retirement does not impact continued participation.

#### **Don't Forget:**

***Check your beneficiary designations and your listed dependents annually. Call the Trust Fund if you have changes.***





## When Benefits Are Suspended

There are three basic rules, depending on your age:

- 1 If you are over age 70½, there are no restrictions on any employment and your benefits cannot be suspended.
- 2 If you are less than age 70½, but more than age 65, your benefits will be suspended in any month in which you work more than 39 hours in Suspendible Employment (see [SPD description](#)).
- 3 If you are under age 65, you cannot work at all in Suspendible Employment (see [SPD description](#)).

What constitutes Suspendible Employment is complex, that's why we suggest you check with the Trust Fund before returning to work.



## Check Before Returning to Work

If you are planning to go back to work and are under age 70½, you should download the form [Request for Work after Retirement Determination](#) from the website. Complete the form, sign and date it, and send it to the Trust Fund. The Trust Fund will determine if the proposed work is Suspendible and will mail you a letter with the determination. This will ensure that you don't have any surprises, like having your benefits suspended.

## Important Contact Information

### Southern California IBEW/NECA Health Trust Fund (IBEW Local 11/LA NECA)

Phone: 323-221-5861 or 800-824-6935  
Website: [www.scibew-neca.org](http://www.scibew-neca.org)

Southern California IBEW-NECA Pension Trust Fund  
(IBEW Locals 11, 440, 441, and 477/LA NECA, OC NECA and So Sierras NECA)  
Phone: 323-221-5861 or 800-824-6935  
Website: [www.scibew-neca.org](http://www.scibew-neca.org)

Southern California IBEW-NECA Defined Contribution Trust Fund  
(IBEW Locals 11, 440 and 477/LA NECA and So Sierras NECA)  
Phone: 323-221-5861 or 800-824-6935  
Website: [www.scibew-neca.org](http://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](http://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  
Email: [seatchel@alliedadministrators.com](mailto:seatchel@alliedadministrators.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.cororan@delapro.com](mailto:pat.cororan@delapro.com)