

## IN THIS ISSUE

Not Keeping Your Address Updated Could Cost You.....	1
Not Registered with the Southern California IBEW-NECA Trust Funds' Website? You're Missing Out.....	1
Change in Status? Let Us Know!.....	2
Life Insurance Living Benefit Helps with Expenses Now .....	2
Get Ready for the Annual Pension Verification ("APV") Process .....	3
SUB Plan—How and When Can I File a Claim? .....	4
Why Staying In-Network Is So Important.....	4
Save the Date: Health and Pension Benefits Fair .....	4
MedExpert Can Help .....	4
Retiree Corner: Verification of Benefits.....	5
How to Register with ERTS .....	5
Hold On to Your Check Stubs! .....	6
Important Contact Information .....	6

## Not Keeping Your Address Updated Could Cost You

Important! Your Southern California IBEW-NECA Defined Contribution Plan account is charged a \$14-per-month administrative service fee (\$168 annually). This monthly fee could cause the amount in your account to drop considerably, if contributions are not being received on your behalf, either because you are no longer participating in the Plan or due to reporting issues (i.e., delinquent payments, reciprocity, etc.). Now is a good time to ensure your correct address is on file with the Southern California IBEW-NECA Administrative Corporation, so you can receive statements from the Administrative Trust Funds Office and John Hancock Retirement Plan Services. Contact the Administrative Trust Funds Office, or log on to the Trust Funds' website at [www.scibew-neca.org](http://www.scibew-neca.org) to verify contributions are being reported correctly and to update your demographic information.



## Not Registered on [www.scibew-neca.org](http://www.scibew-neca.org)? You're Missing Out.

Once you're registered, you can easily review past and current quarterly statements, track your reported hours, review health benefits, check your covered dependents with the Southern California IBEW-NECA Health Trust Fund, and review and update your demographic information.

Visit [www.scibew-neca.org](http://www.scibew-neca.org) and look in the upper right-hand corner on any page for the Sign In section. Click the "Register" link. Follow the instructions and complete the requested information. Only Southern California IBEW-NECA Plan participants (Pension, Defined Contribution and Health/SUB) may register. Identification verification is performed when you log in. Once you have registered, you can review the information the Plans have on file for you and advise the Plans if anything is missing or incorrect. By using the Trust Funds' website, you can easily keep track of your personalized information.





## Change in Status? Let Us Know!

Have you gotten married or divorced? Have you had a baby or adopted a child? Have you moved?

Be sure to tell the Administrative Trust Funds Office! You'll need to enroll any new dependents in the Southern California IBEW-NECA Health Trust Fund and delete any dependents who are no longer eligible. Check your beneficiaries in all the Plans. Beneficiary Forms for the plans administered by the Southern California IBEW-NECA Administrative Corporation are available on-line at [www.scibew-neca.org](http://www.scibew-neca.org).

When you contact the Administrative Trust Funds Office, check that your address, birthdates for you and your dependents (spouse and dependent children), Social Security numbers, and other personal information are correct. **Even if your IBEW Local Union has your updated information, the Administrative Trust Funds Office may not.**

You must **always** notify the Administrative Trust Funds Office about any changes to your personal information, so your benefits can be processed correctly and promptly.

## Life Insurance Living Benefit Helps with Expenses Now

If you've been diagnosed with a terminal illness and have a life expectancy of less than 12 months, you may cash out between 40% and 80% of your Basic Term Life Insurance benefits (\$50,000) before your death. This means you'll have an additional \$20,000 to \$40,000 to help cover expenses now.

The Living Benefit is available to Active Health Plan participants receiving benefits through the Southern California IBEW-NECA Health Plan, but only for your Basic Life Insurance coverage. It doesn't apply to your dependent's life insurance (spouse or children) or your Accidental Death & Dismemberment (often referred to as AD&D) benefits.

For more information about the Living Benefit, contact the Administrative Trust Funds Office at the toll free **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Membership Services Department Representative.





# Get Ready for the Annual Pension Verification Process

Starting in July 2019, participants receiving a pension benefit from the Southern California IBEW-NECA Pension Plan will receive an Annual Pension Verification ("APV") packet from the Administrative Trust Funds Office. This packet will include forms you must complete and send back as soon as possible.

The Administrative Trust Funds Office sends this packet every year to verify that:

**You received all your pension checks from the prior year**, and that your mailing address and other demographic information have not changed.

**You are not working in any employment prohibited by Plan rules.** If you do not complete and return the forms from your APV packet by December 15, 2019, 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, 2020.

Don't allow your Pension Plan benefits to lapse or your participation in the Southern California IBEW-NECA Retiree Health Plan to be interrupted. For more information on the process, view the **APV Process Walkthrough video**, and review the frequently asked questions (FAQs) below. The Southern California IBEW-NECA Administrative Trust Funds Office can assist you if you have questions or need help completing the forms related to the Annual Pension Verification Process.



## APV Frequently Asked Questions

### Q1. I received a similar packet last year. Do I need to complete the papers again?

**Yes.** The Annual Pension Verification (APV) packets are mailed every year to ALL pensioners. All forms must be completed annually. Should you fail to properly complete and/or not return the forms to the Administrative Trust Funds Office, your monthly pension benefit will be withheld and your retiree health benefits through the Southern California IBEW-NECA Health Trust Fund may be impacted until properly completed forms are returned to the Administrative Trust Funds Office.



### Q2. Why is there an Annual Pension Verification Process?

Under a federal law known as ERISA, the Trustees have a fiduciary obligation to ensure that pension benefits are not paid to pensioners who are engaged in activities which could lead to the suspension of their monthly pension benefit under the Plan's Suspension of Benefit Rules. To discharge in part that fiduciary obligation, the Trustees require all pensioners to complete, on an annual basis, an Annual Pension Verification Form. Completion and return of the form is "self-reporting" by an individual pensioner about activities performed during the preceding calendar year.

### Q3. I retired last year, but I worked for part of the year prior to retirement. Do I need to list that employer?

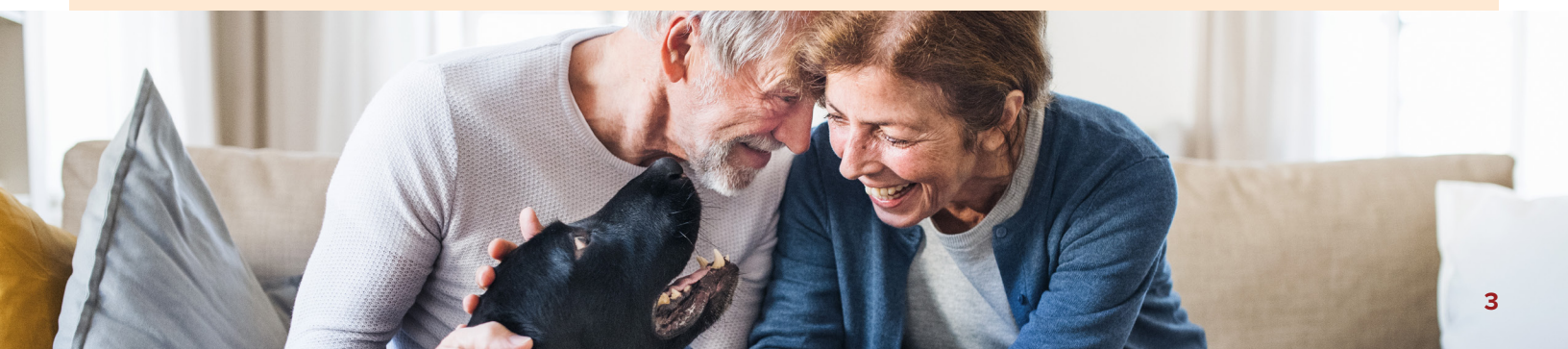
**Yes.** You must report all employers you worked for during the 2018 calendar year (January 1, 2018, through December 31, 2018).

### Q4. Where do I send the forms?

**ALL** completed forms must be returned to the Southern California IBEW-NECA Administrative Trust Funds Office. A return envelope will be included in the mailing for your convenience.

### Q5. Do I need to date the Request for Social Security Earnings Information Form?

**No.** Please do not date the form. Complete the Number Holder's Information portion of the form: name, last four (4) digits of your Social Security number, and date of birth. Sign the form, and provide your address and daytime phone number.





## SUB Plan—How and When Can I File a Claim?

If you are a Local 11 member covered under the Inside Wireman, Intelligent Transportation, Inspectors and/or Railroad Workers Collective Bargaining Agreements and have been laid off, you must complete and submit an application for Supplemental Unemployment Benefits ("SUB") with the Administrative Trust Funds Office no later than 60 days from the day for which benefits are claimed. The Plan was established to provide payments that supplement State Unemployment Compensation for Participants whose employment was terminated involuntarily due to lack of work or a reduction in workforce.

For Apprentices, the Layoff Date provided by the Electrical Training Institute will be used to determine when your benefits will begin.

Benefits payable will be paid no more than 14 days following receipt of an approved application. If an application requires additional information, you will be advised in a timely manner of the additional information required within the same 14 days. If an application is denied or a portion of the benefit claimed is denied, an adverse benefit determination will be issued within the same 14 days.

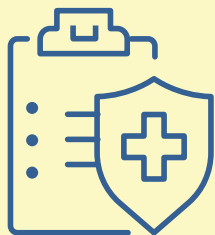
### SUB Plan Unemployment Plan Checklist

Follow these steps:

- ✓ Complete the Application for SUB Plan Benefits.
- ✓ Submit Proof of Termination Notice.
- ✓ Submit Notice of Unemployment Award.
- ✓ Submit appropriate proof of actual receipt of Unemployment Compensation Benefits.
- ✓ Submit Out of Work Book Registration Verification (Journeyman).
- ✓ Submit copy of ETI Layoff Notice (Apprentice).
- ✓ Submit Completed/Signed W-4 Withholding Certificate.

## Why Staying In-Network Is So Important

Before you seek care under the Southern California IBEW-NECA Health Trust Fund benefits, make sure the provider you plan to see is in-network. In-network providers have agreed to provide care for Plan Participants at a negotiated or set price, so you won't be hit with a surprise bill. To find out if a provider is in-network or out-of-network, visit the Administrative Trust Funds' website: [www.scibew-neca.org/html/find-active-provider.htm](http://www.scibew-neca.org/html/find-active-provider.htm) or call the Health/Dental carrier phone number directly on the back of your benefit ID card to ask about the status of a participating provider.



## MedExpert Can Help

Personal Health Advocates (PHAs) and physicians are available to you—at no additional cost—through MedExpert. PHAs are typically nurses supported by medical directors and benefit specialists who can help you and your eligible dependents:

- Find providers who will meet your health care needs
- Assist with billing issues
- Provide referrals for covered services
- Explain Plan coverage
- Help transfer medical records
- Locate elder care
- And much more

Contact MedExpert at **800-999-1999** to get started.



### Save the Date: Health and Pension Benefits Fair

The Southern California IBEW-NECA Admin Corp Benefits Fair and the IBEW Local 11 Area-Wide Picnic has been scheduled for September 28, 2019, at the Hollywood

Sports Park, 9030 Somerset Boulevard, Bellflower, CA 90706.

**More details coming soon!**







## Retiree CORNER

### Verification of Benefits

If you need a Verification of Benefits letter, submit a written request with your first and last name and the last four digits of your SSN. Indicate if you would like your Verification of Benefits faxed in addition to being mailed to you, and provide the fax number. Once you sign and date your letter, you can mail your request to: Southern California IBEW-NECA Pension Trust Fund P.O. Box 910918, Los Angeles, CA 90091 or fax it to: **323-726-3520** Attn: Pension Department.

### When Do You Need a Verification of Benefits Letter?

Pensioners may need to request a Verification of Benefits letter when applying for:

- Veterans Association-type benefits
- Certain medical benefits
- Home mortgage loans or other financial loans
- Nursing Homes/Senior Assisted Facilities



### How to Register with ERTS

Transferring your pension, defined contribution, and health hours and contributions back to Southern California IBEW-NECA Trust Funds is easy—no matter where you may be working. Register with IBEW-NECA's Electronic Reciprocal Transfer System ("ERTS"). If it's your first time registering, you'll need to do it in person at your local Administrative Office or the Administrative Office where you'll be working. Be sure to bring your photo ID and the signed Participant Verification Page. Registering will allow the Reciprocal Fund to send employer contributions to the Southern California IBEW-NECA Trust Funds.

Plus, it establishes:

- **Your approval of the Authorization and Release(s)** regarding reciprocal transfers under the Agreement(s).
- **Your agreement to authorize the use of your electronic signature on ERTS.** Once you complete your initial registration, you will receive a User ID and password at the mailing address you provided when you registered. Use your User ID and password to log in to <https://erts.ibew.com> from anywhere.

Interested in more information? Contact the Administrative Trust Funds Office at **(800) 824-3935** or **(323) 221-5861**.





## Hold On to Your Check Stubs!

Quarterly Benefit Statements are your personal record of the reported hours and contributions made on your behalf. The Administrative Trust Funds Office sends these out every three months. The most recent Quarterly Statements mailed in mid-May covered your contributions for the first quarter of 2019 (January 1, 2019, through March 31, 2019). The next Quarterly Statement will be mailed in August, covering the second quarter

of 2019 (April 1, 2019, through June 30, 2019). Be sure to hang on to your check stubs and match them with the Annual Statement of Accrued Benefits and the Quarterly Benefit Statements. Discrepancies? Contact the Administrative Trust Funds Office immediately at **323-221-5861**. This will help ensure that you receive all the benefits you may be entitled to.

## Important Contact Information

You can also visit [www.scibew-neca.org](http://www.scibew-neca.org) to view your hours. For more information on this website and how to register, see the article titled *Not Registered on www.scibew-neca.org? You're Missing Out.*

### **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](http://www.scibew-neca.org)

### **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:** 800-748-6417 (toll-free)

### **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

### **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](http://www.coastbenefits.com)

### **National Electrical Benefit Fund (NEBF)**

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

**Phone:** 301-556-4300

**Website:** [www.nebf.com](http://www.nebf.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](mailto: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:** 706-937-9600  
877-937-9602 (toll-free)

**Fax:** 706-937-9601

### **IBEW—International Office**

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

**Phone:** 202-833-7000

**Website:** [www.ibew.org](http://www.ibew.org)

### **Inland Empire IBEW-NECA Pension Plan**

Zenith-American Solutions  
(formerly the Gem Group)  
401 Liberty Avenue, Suite 1200  
Pittsburgh, PA 15222-1024

**Phone:** 844-731-7311 (toll-free)

**Website:** [GemGroup.com](http://GemGroup.com)