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## Active Employees

### *Review Your Annual Pension Statement of Reported Hours*

Recently, you received a Statement of Reported Hours. This statement details your reported hours for our Plan Year: July 1, 2011 through June 30, 2012. You should review the statement carefully because any incorrect information could affect your Pension benefit.

First, confirm that your name, address and birthdate are correct. Then, check that the number of hours reported for the last Plan Year matches the number of hours you've worked. It is much easier to review this information now and correct any discrepancies than to wait until you're retiring.

Information to keep in mind as you review your statement:

- Hours reported late will be included on your statement next year.
- Hours not paid by the employer are paid by the Fund. The statement identifies the hours paid by the Fund. You should note if these contributions are paid later by the employer; a record of that payment will appear on a subsequent statement.
- If you have ever been divorced or you are in the process of divorce, you need to inform the Fund Office. The Fund will submit your documents to Co-Counsel and Co-Actuaries to determine the affect the divorce may have on your Pension benefit.
- A Plan Year in which you work fewer than 375 hours can have serious consequences, including losing pension credit. The letter accompanying your statement contains more information about these circumstances.

## Retirees

### *Complete and Return Your Annual Pension Verification Form*

During July 2012, you received an Annual Pension Verification Form that you need to complete and send back to the Fund Office as soon as possible. The Fund sends this form every year to verify that you received all of your pension checks from the prior year, to verify your mailing address, to update your file with any new information, and to verify that you are not working in any employment prohibited by the Plan rules.

If you do not return your Annual Pension Verification Form to the Fund Office, we will send reminders to you until we receive your completed form. If, after the third notice you do not complete and submit the form, **the Administrative Trust Funds Office will hold your pension benefit until we receive your form.**

# Stay Well... Get the Flu Shot!

The influenza vaccine is the best way to prevent the flu. The U.S. Centers for Disease Control and Prevention (CDC) recommend that every individual over six months of age receive the seasonal flu vaccine. The vaccination is especially important for people with asthma, diabetes, and chronic lung disease, as well as pregnant women and those over 65 years of age. It is also important to be vaccinated if you care for or live with people in these risk groups.

Call the number on the back of your medical card for more information about your Preventive Care benefits. You also can reference the SPD on the Trust Funds' website at [www.scibew-neca.org](http://www.scibew-neca.org).

	ANTHEM BLUE CROSS PPO		KAISER HMO	UNITEDHEALTHCARE
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network Only</i>	<i>In-Network Only</i>
Immunizations for participants over age two	No charge	20% copay after deductible	\$5 copay	\$5 copay
Well-Baby Care—preventive health services for children under age two	0% copay, subject to annual deductible	20% copay after deductible	No charge	No charge

## Designate Your Beneficiary

It is especially important for you to designate a beneficiary and update your designation with the Fund Office, if necessary. Your beneficiary is the person who will receive your benefits in the event of your death.

The following situations will complicate the administration of your Death Benefit.

- You do not designate a beneficiary;
- You do not update your designation when necessary, for example, your beneficiary dies before you or your spouse is your beneficiary and you divorce; or
- You die before the Fund Office receives your updated designation.

## The Holidays

### Family, Food and Finances

'Tis the season! You brave traffic and Uncle Bob; you indulge at the buffet table and at the mall. It's no wonder that we feel overwhelmed this time of year.

Southern California IBEW-NECA Health Trust Fund—IBEW Local 11/ LA NECA area participants have access to referral services and free confidential counseling through the Member Assistance Program (MAP). You can call for information about or help dealing with:

- Anxiety and stress
- Drug and alcohol dependency
- Legal and financial problems
- Marriage and family issues

You also can log-on to the Live and Work Well website to explore the tools available online.

- Articles on topics such as family and relationships, health and well-being, financial planning and workplace issues;
- Health and wealth estimators and calculators to help you assess your physical and financial wellness; and
- Online programs to help you address stress, depression, tobacco cessation, drugs or alcohol.



## NEW! Payment Method for Your New York Life Loan



Local 11, 440, & 477, and IBEW Local 441 participants who continue to have an account with the Southern California IBEW-NECA Defined Contribution Plan now have the option to set-up ACH payments to pay your New York Life loan.

ACH payments are financial transactions handled through what is called the Automated Clearing House. This means that each month, your loan payment automatically can be transferred from your checking account to New York Life.

You can return the form you received in the mail or log on to [mylife.newyorklife.com](http://mylife.newyorklife.com) to change your payment method. The first automatic payment will be processed in one to two months.



### 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](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)

### Tell Us about Your Life Changes

Multiple organizations support IBEW-NECA members. It is very important for you to update these offices when you experience a major life event so we can ensure you receive the benefits you are qualified for and have earned. If your contact information or family status changes, you need to inform the following offices by phone or through the website.

#### Local Union Office

**IBEW Local 11**  
626-243-9700  
[www.ibew11.org/](http://www.ibew11.org/)

**IBEW Local 440**  
951-624-5665  
[www.ibew440.org/](http://www.ibew440.org/)

**IBEW Local 441**  
714-939-3131  
[www.ibewoc.org/](http://www.ibewoc.org/)

**IBEW Local 477**  
909-890-0607  
[www.ibew477.org/](http://www.ibew477.org/)

#### Southern California IBEW-NECA Pension Plan

323-221-5861

800-824-6935

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

#### National Electrical Benefit Fund

301-556-4300

[www.nebf.com](http://www.nebf.com)

#### International IBEW Office

202-833-7000

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