

CONTACT INFORMATION

LINE CONSTRUCTION BENEFIT FUND (LINECO)

2000 SPRINGER DRIVE

LOMBARD, IL 60148

1-800-323-7268 (M-F, 8:30 a.m.-4:30 p.m. Central Standard Time)

www.lineco.org

NATIONAL ELECTRICAL BENEFIT FUND (NEBF)

2400 RESEARCH BOULEVARD, SUITE 500

ROCKVILLE, MD 20850-3266

301-556-4300 (M-F, 8:30 a.m.-5:00 p.m. Eastern Standard Time)

FAX: 301 556-0100

www.nebf.com

I.B.E.W. LOCAL 769-MANAGEMENT; HEALTH & WELFARE, AND PENSION TRUST FUNDS

2550 W Union Hills Dr

Ste 250

Phoenix, AZ 85027-5163

602-249-3582 (M-F, 8:00 a.m.-4:30p.m. Arizona Time)

FAX: 602-336-0895

E-MAIL: pension@ssatpa.net

www.ssatpa.com

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS (IBEW)

900 Seventh Street, N.W.

Washington, D.C. 20001

202-833-7000(M-F, 8:00 a.m.-4:30p.m. Eastern Standard Time)

FAX: 202-728-7676

www.ibew.org

IBEW LOCAL 769

220 N William Dillard Dr

Gilbert, AZ 85233

480-423-9769 (M-F, 8:00 a.m.-4:00p.m. Arizona Time)

FAX: 480-623-2520

www.ibew769.com



MEDICAL-DENTAL-VISION

Get the Most Out of Your Plan

Visit the LINECO website at: www.lineco.org



Use the secure member portal for:

- New employee family enrollment
- Hours reported, claims history and Explanation of Benefits (EOBs)
- Download important forms
- Follow links to preferred providers



Use Network Providers

- Blue Cross Blue Shield PPO Network
- Beacon Health Options Network (Mental Health / Substance Abuse)
- Dental Network of America (DNoA) dentists
- Vision Service Plan (VSP) eye-doctors
- Amplifon Hearing Health Care Network



Use the Mail Service Rx (See [Prescription Drug Programs](#) for more information.)

- Take Advantage of the Member Assistance Program (MAP) For free, confidential counseling and referral for a wide range of personal, emotional, work/family problems. The MAP is administered by Beacon Health Options.
- Participate in the Healthy Moms = Healthy Babies Program
- Female employees and spouses who participate in Medical Cost Management's prenatal program can earn a \$250 gift card.

Use Teladoc

- There is no charge to eligible employees, retirees and dependents who use Teladoc, a telemedicine service for common minor ailments.

Enroll in Better Health With Diabetes Care Program

- If you are a diabetic, contact MCM for additional benefits, including 100% coverage for certain diabetic supplies, treatment and medication.

Note: Benefits are subject to change by the plan Trustees; information may be attainable directly from the plan administrator, the SPD, web page, or local union office.

IBEW LOCAL UNION 769
BRIEF SUMMARY OF PENSION, ERTS, DEATH, DISMEMBERMENT,
SHORT-TERM DISABILITY AND SURVIVOR PENSION BENEFITS

BRIEF SUMMARY OF EMPLOYER PROVIDED
EMPLOYEE BENEFITS

National Electrical Benefit Fund (NEBF)

3% of gross wages are paid on your behalf, by the contractor for which you are working into the National Electrical Benefit Fund retirement system to provide retirement income benefits.

IBEW, Local Union 769, Management Pension Fund

Percentage of gross wages (straight time hours) is paid on your behalf, by the contractor for which you are working, into the IBEW, Local Union 769 management pension fund to provide retirement income benefits.

Once that dollar amount, which is paid on your behalf, equals \$1400, a credit is earned. Each credit equals \$20.00 at retirement per month. **There is a 5 year vesting period.**

IBEW, Local Union 769, Health and Welfare Fund

\$0.04 per hour worked is paid on your behalf, by the contractor for which you are working, into the IBEW, Local Union 769, Health and Welfare Fund to provide death, accidental death and dismemberment, and short-term disability benefits.

Line Construction Benefit Fund (Lineco)

Health insurance is paid on your behalf, by the contractor for which you are working into the Line Construction Benefit Fund to provide health care benefits.

ERTS

The IBEW has a program called: “Electronic Reciprocal Transfer System, ERTS”

This ERTS system allows a member to travel the country and work out of many other IBEW jurisdiction across the US and still receive their benefits at their “home local.”

It’s a simple form that IBEW Local 769 will fill out for you. All that is needed is your signature.

DEATH BENEFITS

IBEW International Death Benefit

(CONTACT - IBEW LOCAL UNION 769: 480-423-9769)

"A" MEMBER – In good standing (Dues paid current).

NON-RETIRED

ATLEAST 6 MONTHS SERVICE

\$ 6,250 Death from natural causes

\$12,500 Death due to accidents

"A" MEMBER

RETIRED

\$ 6,250 **LESS** any benefit pension payments received

\$ 3,000 Minimum payable, death from natural causes or accidental alike

**** (COVERAGE IS 24 HOURS A DAY, ON OR OFF THE JOB, NAMED BENEFICIARY REQUIRED)****

IBEW Local Union 769 Health and Welfare Fund

(CONTACT - IBEW LOCAL 769 HEALTH & WELFARE FUND ADMINISTRATOR: 480-481-0500)

Local Union 769 "A" Member

Working a minimum of 125 hours a month for contributing contractor

Non-Retired

Under the age of 65

\$40,000 Death from natural causes

\$90,000 Death due to accident

Dismemberment benefit is a percentage of \$90,000

Ages 65TH Birthday-70 Benefit paid at 65% of full benefit.

Ages 70TH Birthday-75 Benefit paid at 50% of full benefit.

Ages 75TH Birthday and after benefit is paid at 30% of full benefit.

**** (COVERAGE IS 24 HOURS A DAY, ON OR OFF THE JOB, NAMED BENEFICIARY REQUIRED)****

LINECO

(CONTACT - LINECO: 1-800-323-7268)

Must be eligible for Lineco benefits at the time of death

Local Union 769 Construction "A" Member

Non-Retired

\$20,000 Death from natural causes

\$40,000 Death due to accident

**** (COVERAGE IS 24 HOURS A DAY, ON OR OFF THE JOB, NAMED BENEFICIARY REQUIRED)****

**** (DISMEMBERMENT COVERAGE ALSO AVAILABLE UNDER THIS BENEFIT)****

DEATH BENEFITS CONTINUED:

IBEW LOCAL UNION 769 DEATH BENEFIT FUND

(CONTACT - IBEW LOCAL UNION 769: 480-423-9769)

Local Union 769 "A" Member
Non-Retired OR Retired
Participating member of the fund
\$3.00 Membership Fee
\$3.00 Fee per participant death

\$1800 approximate benefit paid at \$3.00 per current number of participants, plus any benefits paid in advance, less any participating payment in arrears.

**** (COVERAGE IS 24 HOURS A DAY, ON OR OFF THE JOB, NAMED BENEFICIARY REQUIRED) ****

Short-Term Disability Weekly Income Benefits **(Income Loss Due to NON-WORK Related Accident or Illness)**

LINECO

(CONTACT - LINECO: 1-800-323-7268)

Must be eligible for Lineco benefits at point of disability
Local Union 769 Construction "A" Member
Non-retirement

\$400 per week for 26 weeks

IBEW Local Union 769 Health and Welfare Fund

(CONTACT - IBEW LOCAL 769 HEALTH & WELFARE FUND ADMINISTRATOR: 480-481-0500)

Must be working and eligible for line insurance at the time of disability
Local Union 769 "A" Construction Member, Working a minimum of 125 hours a month for contributing contractor.

Non-retired

\$400 per week for 26 weeks

Survivor Pension Benefits

National Electrical Benefit Fund (NEBF)

(Contact-NEBF: 301-590-8580)

Vested with NEBF- 5 years and 5000 hours

If you die **before** your 62nd birthday, your *spouse* gets 50% of the pension benefit you have earned prior to death less an early retirement allowance and less any age difference allowance. Payments to your spouse begin the month after you would have turned 62.

If you die **after** your 62nd birthday, your *spouse* gets 50% of the pension benefit you have earned to date less any age difference allowance. Payments begin to your spouse the month following your death.

****YOUR SPOUSE IS THE ONLY BENEFICIARY FOR THIS BENEFIT****

IBEW Local Union 769 Management Pension Fund

(Contact- IBEW Local 769 Management Pension Fund Administrator: 602-249-3485 opt #5)

Vested with IBEW Local 769 Management Pension Fund

Plan A:

If you die **before** your 55th birthday, your *spouse* gets 35% of the pension benefits due to you to date. Payments to your spouse begin the month following your death and continue until your spouse dies.

If you die **after** your 55th birthday, your *spouse* gets 50% of the pension benefits due to you to date. Payments to your spouse begin the month following your death and continue until your spouse dies.

****YOUR SPOUSE IS THE ONLY BENEFICIARY ALLOWED FOR THIS BENEFIT****

PLEASE UNDERSTAND THIS IS AN OVERVIEW. IT ONLY INCLUDES BENEFITS AVAILABLE THROUGH IBEW AND LOCAL UNION 769 MEMBERSHIPS. PLAN BENEFITS ARE SUBJECT TO CHANGE AND EACH PLAN HAS VARIOUS TERMS AND LIMITATIONS THAT APPLY TO EACH BENEFIT. IN THE EVENT OF ANY DEATH OR DISABILITY THE SOCIAL SECURITY ADMINISTRATION SHOULD BE CONTACTED. IN THE EVENT OF A JOB-RELATED DEATH OR DISABILITY, THE EMPLOYER'S WORKMAN'S COMPENSATION INSURANCE COMPANY SHOULD ALSO BE CONTACTED.

PENSION

Description:

The NEBF, IBEW769, and I.B.E.W. "A" Membership plans are Defined Benefit plans, meaning you will receive a monthly pension amount at retirement as opposed to a Defined Contribution plan where you have a lump sum at retirement.

Source and Amount:

- **NATIONAL ELECTRICAL BENEFIT FUND (NEBF), Retirement Benefit**
 - Your monthly benefit amount is based upon the Pension Credits you have earned and the appropriate pension rate. You earn one Credit for each year you work 1000 hours or more and the current pension rate is \$32.00.

Example: 21 years of credit earned, $21 \times \$32.00 = \672.00 per month at retirement

Note: Refer to the National Electrical Benefit Fund (NEBF) Summary Plan Description (SPD) book or on the internet at www.nebf.com; Retirement Benefit, for complete details and eligibility requirements for this benefit.

And

- **I.B.E.W. LOCAL 769 – MANAGEMENT PENSION PLAN, Retirement Benefit**
 - Your benefit is paid monthly in an amount that equals your Accrued Benefit. You earn one Service Credit for each \$1400 contributed on your behalf and each Service Credit pays \$20.00 upon retirement.

Example: 180 (Service Credits) \times $\$20.00$ (Benefit Rate) = $\$3600$ (Accrued Benefit)

Note: Refer to the IBEW Local 769 – Management Pension Summary Plan Description (SPD) book; Pension Benefits, for complete details and eligibility requirements for this benefit.

And

- **IBEW "A" Members, Pension Benefit**
 - For 20 or more years of continuous good standing it pays \$4.50 for each year.

Example: 21 years \times $\$4.50 = \94.50

Note: Refer to the IBEW Constitution, Article 11; Pension Benefit, for complete details and of eligibility requirements for this benefit.

Example: The total monthly in the examples would be equal to $\$4366.50$

Note: Benefits are subject to change by the plan Trustees; information may be attainable directly from the plan administrator, the SPD, web page, or local union office.



National Electrical 401(k) Plan (NEFP)

The 401(k) plan is an optional resource available to you in addition to the other benefits you receive as an IBEW member. This voluntary plan is a way to save for your future. *(There are no matching funds contributed by the employer.)*

Your Contributions

- You decide how much to contribute to your 401(k) account. Defer as little as 1% or as much as the annual IRS maximum (\$19,500 in 2020).
- If you will be at least 50 or older in 2020, you can make up to an additional \$6,500 in catch-up contributions.
- Contributions can be changed once per quarter unless you are changing it to 0%; in which case you can change it at any time. However, if you change your contribution rate to 0%, you are not permitted to change it again until the following quarter.
- Remember, your contributions are pre-tax, so you won't pay current federal income taxes on them. Your money will continue to grow tax-deferred until you withdraw.
- You may roll over money to your account, in any amount, from another similar retirement plan.

How to get started

The employee directs his / her employer to withhold from payroll a "salary reduction contribution" in a weekly amount the employee chooses but shall not exceed the annual maximum amount allowed by law.

You can either request form from the hall to give to your employer or go to the website

<https://www.ourbenefitoffice.com/nefp/Benefits/ParticipantEnrollmentForm.aspx>

SHORT TERM DISABILITY

Description:

Pays a weekly amount to the eligible member who is unable to work because of being 100% disabled as a result of non-occupational injuries.

Source, Amount, and Duration of Income:

- **LINECO, Weekly Income**
- \$400.00 minus taxes, per week for a maximum of 26 weeks

Note: Refer to the Lineco Summary Plan Disruption (SPD) book or on the internet at Lineco.org, Benefit Summary or SPD; Weekly Income, for complete details and of eligibility requirements for this benefit.

And

- **IBEW Local 769 – Management Health and Welfare Plan, Disability Benefits**
- \$400.00 per week for a maximum of 26 weeks

Note: Refer to the IBEW Local 769 – Management Health and Welfare Summary Plan Disruption (SPD) book; Disability Benefits, for complete details and of eligibility requirements for this benefit.

Example: [$\$400 - 20\% \text{ (tax)} = \320 and $\$400$] = **\$720.00 per week**

Note: Benefits are subject to change by the plan Trustees; information may be attainable directly from the plan administrator, the SPD, web page, or local union office.

LONG TERM DISABILITY

Description:

Pays a monthly amount to the eligible member who is 100% disabled according to the Social Security Administration.

Source, Amount, and Duration of Income:

- **I.B.E.W. LOCAL 769 – MANAGEMENT PENSION PLAN, Disability Benefit**
- Your benefit is paid monthly in an amount that equals your Accrued Benefit
- You will receive your benefit amount as the Joint and Survivor Option or the Lifetime Option as long as you remain Totally Disabled.

*Note: Refer to the IBEW Local 769 – Management Pension Summary Plan Description (SPD) book; **Disability Benefits**, for complete details and eligibility requirements for this benefit.*

And

- **NATIONAL ELECTRICAL BENEFIT FUND (NEBF), Disability Benefits**
- Your monthly benefit amount is based upon the Pension Credits you have earned and the appropriate pension rate.
- You will receive your benefit amount as the Joint and Survivor Option or the Lifetime Option as long as you remain Totally Disabled.

*Note: Refer to the National Electrical Benefit Fund (NEBF) Summary Plan Description (SPD) book; **Disability Benefits**, for complete details and eligibility requirements for this benefit.*

Example: You have been working for a contributing employer for the past 15 years and have Accrued Benefit of 120 credits (**769-Management Pension Plan**) and Pension Credits of 15 (**NEBF**) your total monthly disability income would be **\$2880**. This amount is subject to taxes and does not include Social Security benefits.

[120 x \$20 = \$2400 and 15 x \$32 = \$480] = **\$2880.00**

*Note: **Benefits are subject to change by the plan Trustees; information may be attainable directly from the plan administrator, the SPD, web page, or local union office.***