



NEBF



LIAISON ALERT

JUNE 2019

TEMPORARY RETURN TO WORK AMENDMENT

As you are aware, the Board of Trustees for the NEBF has approved a Temporary Return to Work Amendment for calendar year 2019, which permits certain eligible retirees to return to covered and contributory employment for a period of time without a loss of pension benefits from the NEBF. We wanted to provide you with a copy of this Amendment and its forms for your reference.

In order for a participant to work under this amendment, he or she must return the included Temporary Return to Work Notification form to the NEBF. It would be helpful to the participants and greatly appreciated by us if any Temporary Return to Work Notification forms that are submitted to you be forwarded to the NEBF.

Please note the following about the Temporary Return to Work Amendment:

- Participants can only work under the amendment if their Pension effective date is December 2018 or earlier, and participants receiving a disability benefit from the NEBF are ineligible.
- Participants must go through their Local Union to participate under the amendment.
- Once a participant has completed 600 hours of covered and contributory employment, they will no longer be able to take advantage of this amendment, and the “normal” Return to Trade rules (permitting work in the electrical industry for less than forty (40) hours per month without a suspension of benefits) will apply. Once the 600 hours are met, the participant should notify the NEBF of plans to continue working or not.
- Retirement Benefits may be suspended for any calendar month worked 40 or more hours in the electrical industry. Disability Benefits will be terminated if a participant returns to any type of work.
- In order to restore a participant back to active pension status, the last day of work must be submitted to the NEBF in writing. If the correspondence is sent by the participant, it should include their name, social security number and signature.
- The NEBF is a separate Pension Plan from the IBEW and Local Union Plans. Participants must notify the NEBF if they return to work.

The Temporary Return to Work Notification forms are also available for download on the NEBF website at www.nebf.com under the ‘Recent News’ section.

Should you have any questions or concerns, please contact the NEBF at 301-556-4300. Thank you.

PLEASE NOTE

If your Pension effective date occurs in calendar year 2019, please check the NEBF website at www.nebf.com in December 2019 to see if the Trustees have approved this amendment for calendar year 2020. You can find this amendment and its related notification forms under the ‘Recent News’ section of the NEBF website. The amendment will only appear in this section if it has been approved by the Trustees for 2020.

CHECK OUT OUR ONLINE BENEFITS PORTAL!



If you haven't heard already, members can access their NEBF and NEAP accounts on our Online Benefits portal by visiting www.nebf.com or www.neap.org and clicking Online Benefits in the top menu bar. This portal lets members estimate their NEBF benefits, print a pension income verification letter, access their current NEAP account balance, view their NEAP quarterly statement, change their address, view plan documents online, and opt in to receive communications and documents electronically via text alert or email notifications.

Our Online Benefits Portal is:



CONVENIENT

Available wherever you are — via computer, smartphone, or tablet



SECURE

Encrypted through the same methods as sensitive military and financial data

What can you do through the Online Benefits Portal?

- ✓ **ESTIMATE YOUR NEBF BENEFITS**
Easily generate your NEBF lifetime benefit estimate, including years of service.
- ✓ **PRINT AN NEBF PENSION INCOME VERIFICATION LETTER**
Once you start receiving benefits from NEBF, you can generate a pension income verification letter online for proof of income.
- ✓ **VIEW YOUR CURRENT NEAP BALANCE**
Get a balance update between quarterly NEAP statements.
- ✓ **CHANGE YOUR ADDRESS**
Update your information online to ensure we always have your current mailing address.
- ✓ **VIEW PLAN DOCUMENTS ONLINE**
Important documents are stored for your reference whenever you need them.
- ✓ **OPT IN TO GO PAPERLESS**
Eliminate the overhead costs of printing and distributing communications and get text alert or email notifications when new documents are available to view.

The benefits of going paperless:



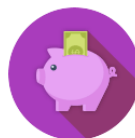
Instant Notification
by email when new documents are available



24/7 Access
to personal and general plan documents



Improved Security
reducing the risk of mail fraud and identity theft



Eliminate the high overhead costs
of printing, storage, and distribution



More eco-friendly
with less paper waste and less pollution from delivery

REGISTERING FOR THE PORTAL

Registering for the Online Benefits Portal is easy! Log onto the portal by visiting either www.nebf.com or www.neap.org and clicking Online Benefits in the top menu bar. On the portal's homepage, click 'New User?' and provide the requested information to verify your identity. Then follow the instructions to enter your email address and create your password and security questions. You'll also have the option to go paperless when you sign up. Once you're registered, you'll be able to access your NEBF and NEAP accounts on the portal!

Please note you must have a valid address on file with NEBF or NEAP to register for the Online Benefits Portal. Please contact the Benefits Office to update your address, if needed.

CONTACT US

IBEW Local Union Liaison
Dianna Kuster
301-556-4339



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Rockville, MD 20850
Telephone: 301-556-4300
Fax: 301-556-0100
www.nebf.com

NECA Chapter Liaison
Tina Healand
301-556-4335

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XXXXXX

Dear NEBF Retiree:

In response to a shortage of electrical workers in certain areas of the country, the Trustees of the National Electrical Benefit Fund (NEBF) and the National Employees Benefit Board have again approved a *temporary* Return to Work Amendment to the Plan of Benefits for the NEBF for the calendar year 2019. This amendment permits certain eligible retirees to return to NEBF covered and contributory employment for a period of time without a loss of pension benefits from the NEBF. *Disability pensioners are not eligible (the existing rules applicable to disabled pensioners remain in effect).*

Attached, you will find an important notice concerning this *temporary* Return to Work Amendment. In order for a retiree to return to work under this *temporary* amendment, the notification form on the reverse side of this letter **must** be completed and returned to the NEBF. You **must** also notify your local union if you intend to return to work under this temporary amendment.

In the event a retiree returns to work and has not submitted the notification form, the retiree will not be eligible to take advantage of the temporary amendment and the normal rules (permitting work in the electrical industry for less than forty (40) hours per month without a suspension of benefits) will apply.

If you have any questions concerning the temporary Return to Work Amendment, please contact the NEBF.

Sincerely,

National Electrical Benefit Fund Trustees

attachment

NOTICE TO RETIREES RECEIVING A NORMAL OR EARLY RETIREMENT PENSION BENEFIT CONCERNING A *TEMPORARY* RETURN TO WORK AMENDMENT TO THE PLAN OF BENEFITS FOR THE NEBF

The Trustees of the National Electrical Benefit Fund (NEBF) and the National Employees Benefit Board have approved a ***temporary*** Return to Work Amendment to the Plan of Benefits for the NEBF that **permits certain eligible retirees to return to covered and contributory employment for a period of time without a loss of pension benefits from the NEBF.** Please read the following notice carefully as this amendment does not apply to all retirees or to all electrical employment.

As you are aware, the rules of the Plan generally provide for a suspension of benefits for a retiree who returns to employment in the electrical industry for forty (40) or more hours per month. This temporary Return to Work Amendment changes the suspension rules for certain eligible retirees. Following are the features of the amendment:

1. The temporary amendment is effective from **January 1, 2019 through December 31, 2019.**
2. All normal and early retirees with a pension effective date of December 2018 or earlier will be permitted to return to covered and contributory employment only and will be permitted to work for up to 600 hours during the above period without a loss of NEBF benefits. This amendment applies only to the NEBF Plan. **(In order to receive benefits from other funds it will depend on the rules of those funds.)**
3. Once an individual has worked for 600 hours in covered and contributory employment during the term of the temporary amendment, the individual will no longer be able to take advantage of this amendment and the normal rules (permitting work in the electrical industry for less than forty (40) hours per month without a suspension of benefits) will apply.
4. **Disability pensioners are not eligible (the existing rules applicable to disabled pensioners remain in effect).**
5. Only retirees who return to NEBF covered and contributory employment will be able to take advantage of this amendment – this amendment will not apply to persons who work for covered employers where no NEBF contributions are required or to persons who work for non-covered employers in the electrical industry.

Temporary Return to Work Notification

_____ **Yes**, I want to take advantage of the *temporary* Return to Work Amendment. I plan to return to work on

_____.
(date)

I understand that once I have worked for 600 hours in covered and contributory employment during the term of the temporary amendment (**January 1, 2019 through December 31, 2019**), I will no longer be able to take advantage of this amendment and the normal rules (permitting work in the electrical industry for less than forty (40) hours per month without a suspension of benefits) will apply.

I also understand that if I return to work in covered and contributory employment during the term of the temporary amendment and I do not return this notification form that I will not be eligible to take advantage of the temporary amendment and the normal rules (permitting work in the electrical industry for less than forty (40) hours per month without a suspension of benefits) will apply.

Print Name

Phone Number

Signature

Date

Social Security Number

RETURN TO:

**National Electrical Benefit Fund
2400 Research Boulevard, Suite 500
Rockville, MD 20850**