

# NATIONAL ELECTRICAL BENEFIT FUND

NEBF



## PARTICIPANT PENSION BENEFIT APPLICATION

2400 Research Boulevard, Suite 500, Rockville, MD 20850-3266  
Telephone (301) 556-4300

## **RETURN TO WORK POLICY**

### **If you are receiving an early or normal retirement benefit:**

- You must immediately notify the NEBF if you return to work in the electrical industry for forty (40) or more hours per month.
- If you are receiving an early or normal retirement benefit and you return to work in the electrical industry for forty (40) or more hours per month, your benefit will be suspended until such time that you actually retire. Any hours worked in covered employment after you return to work will be included in the calculation for your eventual pension benefit. No deduction will be made in your benefit on account of your return to work.

### **If you are receiving a disability benefit:**

- You must immediately notify the NEBF if you return to any substantial gainful employment or if you are no longer disabled.
- If you are receiving a disability benefit and you return to any substantial gainful employment, your disability benefit will cease and you will no longer be considered disabled for NEBF purposes.

### **Failure to notify the NEBF of subsequent employment:**

- If you return to work in the electrical industry (or return to any work if you are receiving a disability benefit) and do not inform the NEBF, when the NEBF becomes aware of such employment, the NEBF will presume that you are working for forty (40) or more hours per month (or that you are no longer disabled) and will suspend your benefit. You will be required to refund any improper benefits received while employed and the NEBF is authorized to deduct any amount owed from your future pension benefits. If you are receiving a normal or early retirement pension benefit when you return to work, the amount of the deduction may be up to 100% of all monthly benefits due you for the first three months and 25% of all monthly benefits thereafter. The deduction may also continue against your spouse's benefit after your death. You may rebut any presumption made by the NEBF by supplying acceptable information concerning your work status and you can appeal any suspension under the claims and appeals procedures found in the Summary Plan Description.

Applicable Department of Labor Regulations may be found in Section 2530.203-3, Title 29 of the Code of Federal Regulations. The NEBF's rules may be found in Section 15 of the *Plan of Benefits for the NEBF*.

**PLEASE RETAIN THIS PAGE FOR YOUR RECORDS**

# National Electrical Benefit Fund

## Participant Pension Benefit Application

To avoid delays in the process and receipt of your benefit, please follow these instructions carefully and completely.

1. Print all information requested.
2. Read and respond to each page carefully.
3. Remember to attach supporting documentation.
4. Remember to **sign and date** this application.
5. Submit original application. Faxes and Xerox copies will not be accepted.

Once your completed application and the required documents are received, the Fund will send you a letter acknowledging receipt of the application. If you do not receive a letter within 30 days, you should contact the Fund's office.

If your claim is denied, a written notice of the reason for denial of benefits will be sent to you.

### **PLEASE MAIL COMPLETED APPLICATION WITH ATTACHMENTS TO:**

National Electrical Benefit Fund  
Suite 500  
2400 Research Blvd  
Rockville, MD 20850-3266

If you have any questions about the National Electrical Benefit Fund or this application, you may call the Fund's office at 301-556-4300 or visit our website at [www.nebf.com](http://www.nebf.com).

## Proof of Age

To be eligible for a pension, you are required to submit proof of age. Submitting one clear photocopy from the Primary Proof list (below on the left) satisfies the proof of age requirement. However, if you cannot submit one primary document, submitting two clear photocopies from the Secondary Proof list (below on the right) may satisfy the proof of age requirement.

**Note:** If your name on your pension application differs from your name on your proof of age, you must also submit documentation substantiating your name change (marriage certificate, etc.).

**Note:** If you are presently married, you are required to submit proof of marriage and your spouse is required to submit the proof of age.

**Note:** If there is a difference between the last name on your spouse's birth certificate and your marriage certificate, you must also submit proof of your spouse's name change (previous marriage certificate, divorce decree, etc).

| Primary Proof – One Required |
|------------------------------|
| 1. Birth Certificate         |
| 2. Baptismal Certificate     |
| 3. Registration of Birth     |
| 4. Naturalization Papers     |
| 5. Immigration Papers        |
| 6. Passport                  |
| 7. Hospital Birth Record     |

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| Secondary Proof – Two Required                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. A signed statement by the physician or midwife in attendance at birth. <b>This statement must be notarized.</b>                                                         |
| 2. U.S. Census Record. Forms are available through the Post Office.                                                                                                        |
| 3. School record certified by the custodian of such records.                                                                                                               |
| 4. Military discharge papers.                                                                                                                                              |
| 5. Vaccination record certified by the custodian of such records.                                                                                                          |
| 6. The signed application for a life insurance policy and attached insurance policy bearing the age or date of birth of applicant.                                         |
| 7. Marriage records showing the date of birth or age. Application for marriage license, marriage certificate, or church record certified by the custodian of such records. |
| 8. Child's birth certificate showing your age at the time of their birth.                                                                                                  |

**Note:** If any of these documents are in a foreign language, a certified English translation is required.

# NEBF Participant Pension Benefit Application

## 1 Participant

What type of pension are you applying for?  Normal  Early  Disability

When is your planned retirement date from the electrical industry or onset date of disability?  /  /   
Month Day Year

Have you been approved for a Social Security Disability Benefit?  Yes  No  Pending

Date of Social Security Disability Award:  /  /   
Month Day Year

Briefly describe your disability and include supporting documentation.

Participant's Social Security Number  
 -  -

Date of Birth  
 /  /   
Month Day Year

One marital status must be checked:

Single  Married  Divorced  Widowed

Mr.  Mrs.  Ms.  Miss

Male  Female

First Name

Middle Name

Last Name

Mailing Address Line 1

Mailing Address Line 2

City  State

Zip Code/Postal Code  -  Telephone Number  -  -

Country of Citizenship  US Citizen  Yes  No  
US Resident  Yes  No

EMAIL ADDRESS: \_\_\_\_\_



## 2 Current Spouse

If you are currently married, please provide the following information concerning your spouse.

**Spouse's Social Security Number**

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**Spouse's Date of Birth**

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**Date of Marriage**

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Mr.  
  Mrs.  
  Ms.  
  Miss

**First Name**

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**Middle Name**

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**Last Name**

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**Maiden Name**

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**If your spouse has ever gone by a name other than the one listed on your marriage certificate, please send documentation.**

## 3 Participant's Former Spouse(s)

If you have been previously married, please provide the information below. Note: If divorced, submit complete copies of all signed Divorce Decrees and Marital Settlement Agreements.

**Do not list your current spouse.**

**LIST ALL PREVIOUS SPOUSE(S)**

| Former Spouse(s) Name | Date Married | Date Marriage Ended | Reason<br>(Divorce, Death, Etc.) |
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# NEBF Participant Pension Benefit Application

## 4 Joint and Survivor Annuity Benefit

Section 16 of the Plan of Benefits for the NEBF provides that a married participant shall receive, instead of the monthly benefit to which he/she is entitled, a reduced monthly benefit for as long as he/she lives, with the provision that after his/her death, one-half (1/2) or three-quarters (3/4) of such reduced monthly benefit shall continue to be paid to his/her eligible spouse so long as such spouse survives him/her, unless the participant elects, in writing, with the written consent of his/her spouse, not to receive such a "joint and survivor annuity benefit". If the participant and his/her spouse elect not to receive the "joint and survivor annuity benefit", then the participant will receive a "single life benefit", which will provide for a larger monthly pension payment for the participant's life, but upon his/her death, payments would cease and there would be no payments to the participant's surviving spouse. The NEBF will send a form to elect or waive the "joint and survivor annuity benefit" at a later date.

## 5 Military Service

If you have ever served in the Armed Forces, you may be entitled to certain service credit(s) for that time. Submit clear copies of military papers.

**Date of Entry**

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**Date of Discharge**

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## 6 Work History

Please provide information regarding your current or most recent employer, last local, last day worked in the electrical industry and last job classification (this includes positions in which you are not actually working with the tools).

**Last Local Union #**

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**IBEW Member**

Yes     No

**Initiation Date**

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**Last Day Worked**

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**Job Classification** \_\_\_\_\_

**Employer Name** \_\_\_\_\_

**Mailing Address Line 1**

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**City**

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**State**

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**Zip Code**

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**Telephone Number**

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# Direct Deposit

## What is it?

Direct Deposit is also known as Electronic Funds Transfer (EFT). It is a system in which funds are electronically transferred from one account to another. In this case, your funds -- your monthly NEBF benefit payments -- are electronically transferred from NEBF to your account in your financial institution. Your financial institution can be any bank, savings and loan, credit union, or investment firm which is a member of the National Automated Clearing House Association (NACHA) system. This system is the same one used by over 15 million Social Security recipients to directly deposit their social security benefit payments into their account.

## What are the advantages?

It's safe. Because it is an electronic transfer of funds, it eliminates the possibility of mail delays, misdirected mail, or lost or stolen checks.

It's convenient. There is no need to endorse a check. It avoids having to visit the bank to make a deposit, and it eliminates the possibility of holds being placed on checks until they clear.

It's worry-free. It assures that your monthly pension benefit payment will be available to you on the last banking day of each month, rather than the first day of the following month or even later as is often the case with paper checks.

## How much does it cost?

It's free! There is no cost to you for this service. In fact, many people who take advantage of Direct Deposit save money or even make money. They save money since there are no transaction fees for direct deposits as there sometimes are for teller based deposits. They sometimes make money since the direct deposit is made earlier and therefore can earn more interest.

## How does it work?

Every month your NEBF benefit payment is automatically deposited to your account. NEBF participant service representatives and NEBF computers do the work for you. You can just sit back and enjoy your retirement.

## What will NEBF send me?

You will be informed whenever there is a change in the amount of your monthly pension – but you will not receive a monthly payment stub. The deposit will be reflected on the statement you normally receive from your financial institution.

## What happens if I change banks?

You simply complete a form giving us the name and routing number of your new financial institution and your new account number. While this information is being verified by your financial institution, you will receive a paper check.

# NEBF Participant Pension Benefit Application

## 8 Signature

**Incomplete or inaccurate information may delay the processing of your NEBF Participant Pension Benefit Application.**

I hereby apply for a pension from the National Electrical Benefit Fund. All the information provided in this application is true to the best of my knowledge and belief. I understand that if I make a willfully false or fraudulent statement material to this application, or at any time in the application process, or furnish fraudulent information or proof material to this claim, benefits paid solely on account of my false statement will be denied, suspended or discontinued, and that the Trustees shall have the right to recover any payments made to me because of a false statement. Further, I understand that any false or fraudulent statement made during the application process may subject me to sanctions or prosecution under Federal and State law.

Date Signed

|       |  |   |     |  |   |      |  |  |  |
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| Month |  |   | Day |  |   | Year |  |  |  |

\_\_\_\_\_  
Signature

If you are not able to sign, place an (X) mark on the signature line above in the presence of a disinterested party. The witness must sign below and include his or her Social Security Number.

Signature of Witness \_\_\_\_\_

Social Security Number of Witness 

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## 9 Required Documents

NEBF has designed a list to help ensure that you have enclosed all necessary documents with your benefit application. **Any missing or incomplete documents may delay the processing of your NEBF Participant Pension Benefit Application.**

**Clear copies must be submitted.**

**Please enclose:**

- Copy of your Social Security Card
- Copy of your Birth Certificate/Proof of Age

**If you are presently married:**

- Copy of Spouse's Social Security Card
- Copy of Spouse's Birth Certificate/Proof of Age
- Copy of Marriage Certificate
- If there is a difference between the last name on your Spouse's Birth Certificate and your Marriage Certificate, please submit proof of any name change.

**If you have been previously married:**

- Entire copy of all signed divorce decrees, Qualified Domestic Relations Orders (QDROs), separation papers and death certificates

**If you are on disability:**

- All pages of your signed Social Security Disability Award.

**NOTE:** If your Social Security Disability Award is more than two years old, you will need to send NEBF proof from the Social Security Administration that (1) lists the date(s) of your entitlement to a Social Security Disability Benefit, and (2) certifies that you are currently receiving a Disability Benefit.

**If you or your spouse has ever used a different name:**

- If you or your spouse have ever used a different name, please provide supporting documentation (example: adoption papers or court order)

**Please review your benefit application to make sure you have filled out all pages completely and accurately.**

