



REDWOOD EMPIRE ELECTRICAL WORKERS TRUST FUNDS

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Summer 2014

REMINDERS

- **Save the Date:**
10/4/2014 - Health & Welfare and Pension Benefit Faire
- Pension Contribution Classifications Sept. 2014
- REEW Pension Fee Changes Oct. 1, 2014

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Benefit Faire

Please mark your calendar for the Redwood Empire Electrical Workers Health & Welfare and Pension Benefit Faire. **Active and Retired members and families are welcome.**

DATE: October 4, 2014

TIME: 10am – 2pm

LOCATION: Redwood Empire Joint Apprenticeship Training Center, 1726 Corby Avenue, Santa Rosa.

The Trust Funds are facilitating this Benefit Faire to help you gain knowledge and understanding of your benefits.

This faire will provide:

- Retirement Planning Presentations

- Answers to your questions regarding your health benefits
- Personnel and hand-outs from providers
- Free Flu Shots
- Blood Pressure and Biometric Screening
- Chair Massages
- Vendor Raffles and Give-a-ways
- Grand Prize Raffle
- Blue Cross of California
- PacifiCare Behavioral Health (MAP)
- Delta Dental Plan
- Vision Service Plan (materials only)

Food and drinks will be provided. THIS IS THE PERFECT OPPORTUNITY TO LEARN ABOUT YOUR HEALTH BENEFITS, RETIREMENT AND TO VISIT THE BRAND NEW TRAINING FACILITY.

Some of the presenters that will be at the Benefit Faire include:

- Vanguard Investments
- Social Security Administration
- Kaiser Permanente



PENSION CONTRIBUTION CLASSIFICATION CHANGE

The time for changing your pension classification is right around the corner. In September you will be receiving a classification change form in the mail. Please complete the



form and return it if you wish to make a change to your current pension classification. This applies to Journeyman Electricians only. This change will be effective December 1, 2014 hours. Please call the Trust Fund office or the Union Hall to find out what your current

pension classification is if you are unsure. This change only takes place once a year so please be sure to complete and return the form if you wish to make any changes. If you haven't received a change form by September 15th please call the Union Hall.



H&W PARTICIPANTS

Please be sure to review your Explanation of Benefits (EOB). Make sure your doctor/dentist is writing off amounts over the negotiated rates. **You should not be billed by your doctor for more than the patient responsibility on your EOB.** Please contact your doctor or the Trust Fund Office if this is a problem. We encourage you to use preferred providers to reduce your expenses.

PPO Participants—If you are planning a vacation and need more prescriptions than normally allowed by the Plan, you may ask for a vacation override to allow additional refills to become available.

You can save money on your prescriptions by using mail order through Sav-Rx. Visit www.savrx.com or contact the Trust Fund Office.

Kaiser Participants - The emergency room co-pay was

increased from \$10 to \$100 effective 1/1/13. If you do not have a medical emergency we encourage you to make an appointment with a doctor, visit the clinic or talk to the advice nurse.

Vision Service Plan (VSP) - All eligible members have vision coverage through VSP. You can receive an exam every 12 months and glasses every 24 months.

Group #12045240

www.vsp.com

“Be kind. For everyone you meet is fighting a battle you know nothing about.”

-Wendy Mass

MEMBER ASSISTANCE PROGRAM (MAP)

What is a Member Assistance Program (MAP)? MAP is a free, confidential counseling and referral service designed to help active participants and their eligible dependents resolve personal problems that may be interfering with work or home life.

How do I access my MAP? The first step toward handling your problem starts with a toll-free phone call. [1-877-225-2267](tel:1-877-225-2267).

Your Employer is Redwood Empire Electrical Workers. It is staffed 24 hours a day, 365 days a year. You may receive 1-3 sessions with a \$0 co-pay. They will also help you locate someone in your area that can continue to help you with your problem.

The MAP can help you with a wide variety of problems including but not limited to:

- Alcohol Abuse

- Anger Management
- Depression
- Family Issues
- Financial Concerns
- Grief and Loss
- Job/Career Challenges
- Legal Matters
- Relationship Problems
- Stress Management

www.pbhi.com/labor

[1-877-225-2267](tel:1-877-225-2267)

Open Enrollment

You may change your medical plan at any time during the year; but once you have changed your medical plan, you may not change your plan again for 12 consecutive months. Changes are effective the 1st day of the month following the month of your election change.

The two medical plan options are:

- Kaiser Permanente (HMO)
- Anthem Blue Cross (PPO)

If you would like to make a change, please call the Trust Fund to request an application.



REEW PENSION PLAN FEE CHANGES

Effective October 1, 2014, the Redwood Empire Electrical Workers Pension Plan will be making changes to the way administrative fees are charged and collected.

Vanguard will separate recordkeeping fees from the funds' expense ratios, resulting in lower expense ratios for most funds. Instead, your account will be charged a recordkeeping fee of \$18.50 per quarter.

These are not new fees. You

previously paid these fees through higher expense ratios for certain funds in your Plan. By separating these fees from the fund expense ratios, you get a clearer picture of what you pay to participate in the Plan.

Also effective October 1, 2014, the administrative fee will be \$14 per month (for both active and inactive members). This fee will be deducted automatically from your Plan account and

credited to the Plan Administrative Office.

Previously, inactive members under age 55 were charged a quarterly administrative fee that ranged from \$6 to \$18, and active participants paid for Plan administrative services through a contribution charge of \$0.21 per hour.

In addition, the Plan may charge prorated administrative, legal, and other fees based on your account balance.



National Electrical Benefit Fund (NEBF)

The National Electrical Fund (NEBF) offers a pension benefit that you may be eligible for at retirement. The NEBF pension is funded solely by employer contributions in addition to your negotiated wage/fringe package. Each month your employer contributes 3% of your monthly gross earnings to fund the NEBF plan.

The NEBF is a defined benefit plan, which means that all of the money is pooled together and the trustees of the plan determine what the benefits will be upon retirement. The NEBF is based on service credits. A service credit is issued for each year of service and is assigned a monthly dollar value. A very simplified explanation is that

the longer you've been participating in the plan, the more service credits you'll accumulate over your career.

Visit the NEBF's website for more information.

www.nebf.com



International Brotherhood of Electrical Workers Pension

The International Pension Benefit Fund offers a pension benefit that you may be eligible for at retirement.



Your monthly dues payments determine your eligibility for this pension plan. This is a defined benefit pension plan, similar to the NEBF where the money is pooled together.

The IBEW offers a death and disability benefit if you qualify. For in depth detail on the qualifications please

contact the Trust Fund Office at 707-526-1996.

Visit the International Office's website for more information at

www.ibew.org.

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We're on the web at

www.reew.org

This newsletter is provided for informational purposes to participants of the Redwood Empire Electrical Workers Trust Funds and warrants no guarantee or factual or implied accuracy.

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REMINDERS

- Keep your address and phone number current with the Trust Fund Office.
- Please take advantage of our BUILT Stop Smoking Reimbursement Program. Contact the Trust Fund Office for more information.
- Submit a new enrollment form for newborns within 60 days of birth.
- Provide the Trust Fund Office with any divorce paperwork within 60 days of event.
- Keep your pension beneficiary cards up to date.
- Please review your quarterly pension statements to make sure the hours and contributions match your records.
- Keep an eye out for a Vanguard mailing that will explain some changes and improvements to your pension plan.

