



# INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 32 NECA PENSION PLAN

Fund Office: Zenith American Solutions, Administrator, 3 Gateway Center, 401 Liberty Ave., Ste. 1200, Pittsburgh, PA 15222-1024  
Phone: 1-833-876-4962 / Fax: (412) 471-0944

January 15, 2020

## **IMPORTANT MEMO TO RETIREES**

**To: I.B.E.W. Local No. 32 - N.E.C.A. Pension Plan Retirees**  
**From: Board of Trustees of the I.B.E.W. Local No. 32 - N.E.C.A. Pension Plan**  
**RE: Waiver of Suspension of Benefit Rules for Normal and Early Retirees**

In response to an unusual shortage of electrical workers in our region, the Trustees of the I.B.E.W. Local No. 32 – N.E.C.A. Pension Plan (“Plan”) approved a **temporary** Waiver of Suspension of Benefits Amendment (“Amendment”) from January 1, 2020 until December 31, 2020. This Amendment permits eligible Retirees to return to covered employment for specific limited periods without an interruption (“suspension”) or loss of pension benefits from the Plan. *Retirees receiving Disability Pensions are not eligible for this Waiver (the existing Plan rules applicable to Disabled pensioners remain in effect).*

Attached, you will find an important summary of this *temporary* Waiver of Suspension of Benefits Amendment. **If you are an eligible Retiree receiving benefits under the Plan as of December 31, 2019 and are interested in returning to work, you must:** (1) Properly complete the included Election Form and return it to the Administrative Manager at the address listed at the bottom of the form and (2) Notify the I.B.E.W. Local 32 Union Office at 419-229-2774 that you intend to return to work in 2020 under this temporary Amendment to the Plan.

**If a Retiree returns to work and does not properly submit the Election Form and notify the IBEW 32 Union Office, the Retiree will not be eligible to take advantage of the Plan’s temporary Waiver of Suspension of Benefits Amendment and the normal rules (permitting work in the electrical industry only for less than forty (40) hours per month without a suspension of pension benefits) will apply.**

If you have any questions concerning the temporary Return to Work Amendment, please contact the Plan’s Administrative Manager at 1-833-876-4962.



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## **SUMMARY DESCRIPTION OF MATERIAL MODIFICATION OF I.B.E.W. LOCAL NO. 32 – N.E.C.A. PENSION PLAN**

### **I. INTRODUCTION.**

This document is designed to describe modifications to the Summary Plan Description (“SPD”) for the I.B.E.W. Local No. 32 – N.E.C.A. Pension Plan. (“Pension Plan”) that was previously sent to you. These modifications reflect changes to the suspension of benefits for the Plan Year 2020.

This document should be read in conjunction with the SPD which was provided to you previously and dated October 1, 2019. The information contained in this Summary Description of Material Modification (“Summary Description”) supersedes what is contained in the SPD. However, this Summary Description changes only the provisions to which it specifically refers, and any other provisions in the SPD have not been materially modified. All changes are effective as of January 1, 2020.

### **II. 2020 TEMPORARY WAIVER OF SUSPENSION OF BENEFITS**

At the Board of Trustees meeting on December 17, 2019, the Trustees, in their sole discretion, adopted a temporary waiver to the suspension of benefits requirement when a retiree returns to covered employment. This standard for this waiver, while not required, matches the standards adopted by the National Electrical Benefit Funds. Therefore, when a retiree returns to covered employment, which would have otherwise resulted in a suspension of the retirement benefits, the suspension will be waived if the Retiree works six hundred (600) hours or less in covered employment.

Accordingly, effective January 1, 2020, the last paragraph of Section L, Article IV, entitled “Benefits,” is amended to read as follows:

#### **L. Can My Retirement Benefits Be Suspended?**

Effective January 1, 2018, the Board of Trustees approved an amendment to the Pension Plan that permits a temporary waiver of the Plan’s suspension of benefits in certain cases. The rules regarding this temporary waiver of the Plan’s suspension of benefits are set forth in Appendix A and C of the SPD.

**Additionally, Appendix C is added to the SPD and reads as follows:**

### **I.B.E.W. LOCAL NO. 32 – N.E.C.A. PENSION PLAN**

#### **APPENDIX C**

**Temporary Waiver of Suspension of Benefits.** For the one (1) year period beginning January 1, 2020 and ending December 31, 2020, the Trustees, subject to such limitations as they in their sole discretion may determine, may, upon their own motion or upon the request of a Participant who has terminated employment as a result of Retirement, waive the suspension of such retiree’s benefits if the Participant returns to employment that would

otherwise require his benefits to be suspended, provided that:

- (1) the Participant's Annuity Starting Date is before January 1, 2020;
- (2) the Participant's Retirement was not as a result of Total and Permanent Disability;
- (3) the Participant returns to employment in Covered Service; and
- (4) the Participant's Hours Worked during the plan year beginning January 1, 2020 and ending December 31, 2020 do not exceed six hundred (600).

If the Participant's Hours Worked during such plan years exceed six hundred (600), the suspension of such Participant's benefits shall be reinstated, and the Plan's provisions governing the resumption of benefit payments will apply.

### **III. WHAT DOES THIS MEAN?**

- A. The temporary amendment is only effective from **January 1, 2020 through December 31, 2020**.
- B. All Normal and Early Retirees who received their first pension check on or before December 31, 2019 are permitted to return to covered employment and work up to 600 hours during 2020 without a loss of Plan benefits. This Amendment applies **only** to the I.B.E.W. Local 32-NECA Pension Plan. To receive benefits from other retirement or health and welfare funds, you must review the rules of those funds.
- C. Once a member (eligible Retiree) works 600 hours in covered employment during 2020, the member will no longer be able to take advantage of this Amendment and the "normal" rules (limiting work in the electrical industry to less than forty (40) hours per month without a suspension of benefits) will apply.
- D. Retirees who are receiving a Disability pension are **not eligible** to take advantage of this Amendment and the existing rules for Disabled pensioners still apply.
- E. Only Retirees who return to "Covered" employment, defined in the I.B.E.W. Local No. 32- NECA Pension Plan, may take advantage of this Amendment. This Amendment does not apply to Retirees who work for covered employers who do not make contributions to the Plan or non- covered employers in the electrical industry.

### **IV. CONCLUSION**

As stated in the Introduction, this Summary Description should be read in conjunction with the SPD. Information contained in this Summary Description supersedes what is contained in the SPD. However, explanations which are not included in this Summary Description but are included in the SPD mean the provisions in the SPD have not been materially modified.

***Please complete and transmit the enclosed Election Form and contact the Fund Office if you want to take advantage of this Temporary Waiver of Suspension of Benefits Amendment for 2020.***



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## 2020 WAIVER OF SUSPENSION OF BENEFITS ELECTION FORM

**Yes**, I am an eligible Retiree receiving benefits under the I.B.E.W. Local No. 32 - N.E.C.A. Pension Plan (“Plan”) and want to take advantage of the temporary Waiver of Suspension of Benefits Amendment (“Amendment”) in 2020. I plan to return to work on:

\_\_\_\_\_.  
(date)

I understand that once I work 600 hours in covered employment during the period between **January 1, 2020 and December 31, 2020**, I can no longer take advantage of this Amendment and the normal rules (permitting work in the electrical industry only for less than forty (40) hours per month without a suspension of pension benefits) will apply.

If I return to work in covered employment during 2020, without first returning this Election Form to the Plan’s Administrative Manager and notifying the IBEW Local 32 Union office of my intention to return to work, I will not be eligible to take advantage of the Waiver of Suspension of Benefits Amendment and the normal Plan rules (permitting work in the electrical industry only for less than forty (40) hours per month without a suspension of pension benefits) will apply.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Last 4 Digits of Social Security Number

Email: \_\_\_\_\_

**COMPLETE AND RETURN TO:**  
**IBEW Local No. 32 N.E.C.A. Pension Fund**  
**3 Gateway Center**  
**401 Liberty Ave, Suite 1200**  
**Pittsburgh, PA 15222-1024**