



# Saint Paul Electrical Workers

## BENEFITS NEWS

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## TRUSTEE S ANNOUNCE HEALTH PLAN CLAIMS ADMINISTRATION CHANGES

The Trustees have selected a new Claims Administrator to begin working for you in September 2009. Alan Sturm & Associates, Inc. will assume the claims administration duties for the Health and Dental Plans at that time.

Although you will continue to access Blue Cross Blue Shield Aware Preferred Provider Organization for medical care and Delta Dental Plan of Minnesota for your dental needs, Alan Sturm & Associates will manage all claim processing and customer service.

We look forward to our new relationship with Sturm & Associates and will be providing you with more information about the transition in July. Please watch your mail and the Plan's benefit web site for more details.

## TEAM Returns as Employee Assistance Program

The Trustees are pleased to announce the return of TEAM as the employee assistance program for members of the St. Paul Electrical Workers Health Plan. TEAM will become available in September 2009.

TEAM has been offering employee assistance services since 1987 improving the lives of those in the building trades and organized labor. TEAM offers assistance in many areas including substance abuse, behavioral, personal and/or emotional concerns; family, parenting and/or eldercare concerns and financial, legal and/or job-related concerns.

Watch for more information about TEAM and how to utilize the employee assistance program in August 2009.

## Premiums Changed

The Trustees have changed the premiums charged for your coverage under the St. Paul Electrical Workers Health Plan. The increases for the period July 2009 through June 2010 were held to about 4%. See the chart below for details on these cost increases.

Coverage Type	Premium Amount July 1, 2009
Medical, Dental, Disability & Vision	\$946.00
Medical, Dental & Vision (non-bargaining only)	\$904.00
Early Retiree	\$1,040.00
Early Retiree – One on Medicare & One not on Medicare	\$757.00
Medicare Only - Single (Medica Group Prime Solution)	\$277.50
COBRA Full Coverage	\$965.00
COBRA Medical Only	\$831.00



## Retirement Medical Funding Plan (RMFP)

The Trustees have made several changes to the RMFP including:

- Effective October 1, 2006, for establishing benefit eligibility from RMFP, if you do not meet the requirement of 60 consecutive months of Health Plan participation immediately preceding retirement due to an interruption in coverage, and your participation in the Health Plan after the interruption equals or exceeds the period of interruption, you will be eligible for benefits.
- Effective October 1, 2006 an eligible participant may use accumulated eligibility in the St. Paul Electrical Workers Health Plan for the self-pay portion of the premium upon RMFP benefit commencement.
- Effective October 1, 2008, an eligible participant may use the RMFP contribution allowance benefit to purchase health coverage through the St. Paul Electrical Workers Health Plan or under another substantiated health coverage plan (i.e. spouse plan). The Contributing Allowance for other health plans will be the lesser of the participant's actual out-of-pocket expense for the other plan or the value of the contribution allowance calculated for the St. Paul Electrical Workers Health Plan.
- Effective January 1, 2009 the requirement for Alumni Non-bargained Employees (retiring from a management position with a Related Organization prior to age 65) to be receiving a pension benefit from an IBEW/NECA sponsored defined benefit pension is waved.
- Effective October 1, 2008, if a Participant has experienced an interruption in participation in the Health Plan as a result of unemployment through no fault of the Participant and there was no work available in the Participant's job classification, such unemployment shall count toward satisfying the 60 month time frame. In establishing such a period of unemployment, the Participant must provide information to the Trustees establishing that the Participant has not left the electrical industry, that the Participant remained properly registered and available for employment, and that the Participant did not refuse work in accordance with prevailing administrative procedures for referral established by the Union.

## Construction Pension

The Trustees have made several changes to the St. Paul Electrical Construction Pension Plan including:

- Effective January 1, 2007, if you become disabled or die while serving in certain military service, you will be treated as having resumed employment the day before the date of such death or disability, and then terminating such employment the next day on account of death or disability for all purposes in this Plan other than determining benefit accrual amounts.
- If you retire on or after July 1, 2007 (meaning you have applied for a pension benefit and it has been approved), and you are receiving a joint and survivor annuity payment, and if your spouse dies within five (5) years of your retirement date as established in the Trustees' approval of your pension application, your retirement benefit will "pop up" from the joint and survivor annuity payment to a life annuity payment. You must provide satisfactory proof of your spouse's death to the Trustees.
- Effective October 1, 2008 the Pension will offer a 75% qualified optional survivor annuity (75% QOSA), which means that if you die and are survived by your spouse and you elected the 75% QOSA at retirement, your spouse will receive a benefit equal to 75% of the benefit you were receiving at the time of your death.
- Effective October 1, 2008, the minimum number of Hours of Service required to begin earning Accrual Service was reduced from 450 hours to 180 hours, in a Plan year.
- Effective January 1, 2009, for eligible participants retiring from active service, the benefit rate will increase from \$49.00 to \$50.00 per Accrual Service Credit.
- Effective October 1, 2008, if a Participant has experienced an interruption in participation in the Plan as a result of unemployment through no fault of the Participant and there was no work available in the Participant's job classification, such unemployment shall count towards satisfying the required period of service immediately preceding the Plan Year in which the Participant retires early (1000 Hours of Service in previous year or average 1000 Hours of Service over the previous five years). In establishing such a period of unemployment, the Participant must provide information to the Trustees establishing that the Participant has not left the electrical industry, that the Participant remained properly registered and available for employment, and that the Participant did not refuse work in accordance with the prevailing administrative procedures for referral established by the Union. The Participant must provide information from time to time about his or her unemployment status as required by the Trustees.

## Benefits Web Site Update

The Benefits Web Site ([www.ibew110.org/ASC](http://www.ibew110.org/ASC)) is continually updated with benefit changes, news articles and notices containing important information about your benefit programs. Visit the site often to stay up to date with the latest benefit news.

Coming in 2009 the Trustees, will release "My Benefits Online". My Benefits Online is a comprehensive secure benefits site that allows members to view their individual benefits information. The site will require you to sign up to

get access via a personal user name and password. Once you have signed up you will be able to view all of your personal benefits information, including Eligibility Bank and SUB Program account status, Pension benefits for Construction Pension and Supplemental Pension, Vacation benefits (used and unused vouchers) Retirement Medical Funding Plan status and much more. A Special notice will go out with more information about My Benefits Online, when the site is released for use.

## St .Paul Electrical Construction Workers 401 (k) Plan

The Trustees are pleased to announce the addition of a suite of six Retirement Target funds to the investment choices in the Raceway to Retirement Program in January 2009. These six funds are professionally managed by Manning and Napier Advisors, Inc. Manning and Napier has been in the investment business for over 35 years and is considered a pioneer in Retirement Target fund management.

A Retirement Target fund is a one stop investment solution designed to match the needs of an investor with an anticipated "target" date for retirement providing a simple yet sophisticated solution on how to invest your Plan contributions for a secure retirement. Each Retirement Target fund offered by Manning and Napier is a diversified mix of stocks, bonds and cash that automatically becomes more conservative as the target date draws near. The experienced investment professionals at Manning and Napier carefully select and manage the mix of investments in each Retirement Target fund to help you meet your challenging needs overtime leading to your retirement. You simply select the one Retirement Target fund that is closest to the year you expect to retire and leave the investment management to the experts. The suite of six Retirement Target funds to choose from includes:

- Manning & Napier Retirement Target Institutional 2050
- Manning & Napier Retirement Target Institutional 2040

- Manning & Napier Retirement Target Institutional 2030
- Manning & Napier Retirement Target Institutional 2020
- Manning & Napier Retirement Target Institutional 2010
- Manning & Napier Retirement Target Institutional Income

These funds are available for investment at this time. If you choose to use a Retirement Target Fund, 100% of all your investments in the Plan, plus future contributions will go into the one fund you select. You may move from one Retirement Target fund to another but you may only select one fund from the six funds being offered. For more information contact the Plan office.

The Trustees have also made other changes to the 401(k) Plan including:

- Effective October 1, 2007 Hardship Distributions may now include payments for burial or funeral expenses for a participant's deceased parent, spouse, children or dependent; or expenses for the repair or damage to the participant's principal residence that would qualify for casualty deduction under IRC Section 165.
- Effective October 1, 2007 Non-Spouse beneficiaries receiving a plan distribution may now make a trustee-to-trustee transfers of some or all of the distribution to the IRA.

## St. Paul Electrical Workers Health Plan

The Trustees have made several changes to the Health Plan including:

- Effective July 1, 2008 the reinstatement rules were changes by adding a "self-pay" reinstatement provision. If a participant loses coverage and wants to reinstate coverage at a later date, the participant may apply for reinstatement and self-pay the cost of coverage by personal payment, Eligibility Bank or SUB Program account. If the participant is unemployed he/she must be registered and available for employment in accordance with prevailing administrative procedures for referral established by the Union.
- Effective July 1, 2008 the Plan will cover same-gender domestic partners based upon certain criteria as established by the Trustees. For more detailed information on domestic partner eligibility contact the Plan office.
- Effective July 1, 2008 the Short Term Disability benefit was increased from \$550.00 to \$600.00 per week. The Long Term Disability benefit was increased from \$285.00 per month and \$18,000.00 lifetime maximum benefit to \$325.00 per month and \$20,500.00 lifetime maximum benefit.
- Effective July 1, 2008 the forfeiture provisions for both the Eligibility Bank and SUB Program accounts were changed. If a participant loses coverage (voluntary termination included) under the Health Plan, any amount in the participant's Eligibility Bank and SUB Program accounts will not be forfeited until the last day of the 24th month of from the date of coverage loss. However, if a participant returns to work in covered employment or reinstates coverage ( as noted above), there shall be no forfeiture of the Eligibility Bank and SUB Program accounts.

- Effective July 1, 2008 a divorced or legally separated spouse allowed to continue coverage as a dependent of a participant will have coverage terminated at the earliest of the following events:

- 1.The participant remarries
2. The divorced spouse remarries
3. The divorced spouse becomes eligible for any medical coverage elsewhere, including Medicare.
4. The participant dies
- 5.The divorced Spouse dies

- Effective October 1, 2008 the eligibility requirements for the Total and Permanent Disability Benefit (Long Term Disability) were changed and if the Participant loses coverage (voluntary termination included) and has experienced unemployment through no fault of the Participant and there was no work available in the Participant's job classification, such unemployment shall count toward satisfying the 120-consecutive month eligibility requirement. In establishing such a period of unemployment, the Participant must provide information to the Trustees establishing that the Participant has not left the electrical industry, that the Participant remained properly registered and available for employment, and that the Participant did not refuse work in accordance with prevailing administrative procedures for referral established by the Union.

- Effective with the April 2009 premium billings (May 2009 coverage), the existing premium subsidy program (50% reduction in premium cost) will be terminated for any employed participants who experience short hours.

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*Have a safe summer!*

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## St. Paul Electrical Workers Regular Vacation and Holiday Plan

The Trustees have made several changes to the Vacation and Holiday Plan including:

- Beginning with the 2009 Vacation Benefit Period (January 1, 2009 through January 31, 2010) both 4th and 5th Period vacation vouchers will be issue in a block of days.
- The Trustees have changed the procedures for utilizing Additional Vacation Periods (4th and 5th Periods) for the 2009 Vacation Benefit Period (January 1, 2009 through January 31, 2010). Participants entitled to Additional Vacation Periods must take the time off for 4th and 5th Periods of vacation earned and shall not engage in the performance of electrical work during such vacation time.
- Banking or working while receiving benefits for either the 4th or 5th periods of vacation has been suspended for the 2009 Vacation Benefit Period (January 1, 2009 through January 31, 2010).
- In special circumstances, including but not limited to extended unemployment, injury or death of a Participant, the Trustees may by resolution approve a method for Participants herein to donate vacation benefits, subject to minimum or maximum amounts as the Trustees' deem advisable, in a Participant's account to a specified memorial fund, charity, institution or family to address the specific, special circumstance at issue. The donation is allowed in lieu of taking vacation time off.
- In special circumstances, including but not limited to an Employer's Customer project needs, the Trustees may by resolution approve an extension to the Vacation Benefit Period as defined herein for the specific Participants employed by the Employer on a specific project, for a period of time as the Trustees deem advisable.
- All vacation vouchers submitted for benefit payment by employed participants must be approved and signed by the Employer of the participant.