



IBEW

INTERNATIONAL BROTHERHOOD
OF ELECTRICAL WORKERS
LOCAL UNION 150 * BENEFIT FUNDS



IBEW Local No. 150 Welfare Fund
IBEW Local No. 150 Pension Fund
IBEW Local No. 150 Supplemental Pension
IBEW Local No. 150 Vacation Fund

Managed for the Trustees by:
UMR Trust Fund Administration

FREQUENTLY ASKED QUESTIONS (FAQ)

How are my benefits Funded?

The primary source of financing for the benefits provided under the Welfare Fund and for the expenses of Fund operations is employer contributions.

What are the Fund's eligibility requirements?

Initial eligibility – Requires 400 hours of employer contributions in two (2) consecutive contribution quarters. Eligible the 1st day of the applicable Benefit Quarter. Eligibility is based on Contribution Quarters and Benefit Quarters as follows:

<u>Contribution Quarter</u>	<u>Benefit Quarter</u>
Work Performed During:	Determines Eligibility for:
January, February, March	May, June, July
April, May, June	August, September, October
July, August, September	November, December, January
October, November, December	February, March, April

Continuing eligibility requires:

- 375 hours in the contribution quarter preceding the benefit quarter, or
- 750 hours in the two (2) consecutive contribution quarters preceding the benefit quarter, or
- 1,125 hours in the three (3) consecutive contribution quarters preceding the benefit quarter, or
- 1,500 hours in the four (4) consecutive contribution quarters preceding the benefit quarter

What do I do if my employer does not remit my fringes?

First call your employer. There may be a very good reason that the fringes have not been remitted. If your employer cannot explain the reason to your satisfaction, you should contact the Local Union.

How can I add dependents to the Plan?

Complete an Enrollment Form and mail it to the Fund Office along with copies of marriage and/or birth certificates.

(continued on next page)

Customer Service Office:
IBEW Local Union No. 150 Fringe Benefits Funds
31290 US Hwy 45 Unit B
Libertyville, IL 60048
(847) 680-10032
Fax (847) 680-0219

Administrative Office:
UMR Trust Fund Administration
230 Lexington Green Circle, Suite 400
Lexington, KY 40503
(888) 999-7741
Ibew150fundadministrator@umr.com



What do I do when I get divorced?

You must send a complete copy of your divorce decree otherwise coverage will be maintained for your ex-spouse. If the Fund pays benefits that should not be paid because your spouse no longer meets the definition of a dependent, you may be held responsible.

When does coverage stop for my dependent children?

The Health Care and Education Affordability Reconciliation Act of 2010 requires the Fund to extend adult child coverage up to age 26 effective June 1, 2011. Therefore, if you are eligible for benefits and you have a child that was previously covered in the Plan, and their coverage is terminated, you should complete a "Request for Extension of Dependent Coverage" and return it to the Fund Office. Coverage may continue until the last day of the month in which that adult child turns 26 years old or earlier if you do not maintain your eligibility under the Plan. This requires annual verification.

Can I continue coverage when I retire?

Yes, provided you meet the retiree requirements for maintaining coverage.

What do I do if I am injured and cannot work?

The Fund provides a weekly disability benefit if you become totally disabled from a non-occupational accidental bodily injury or sickness. You and your physician should complete a Statement for Loss of Time Benefits form and return it to the Medical Claims Office.

What is COBRA?

COBRA is the Consolidate Omnibus Budget Reconciliation Act of 1986. COBRA requires that the Fund provide coverage for participants and their dependents that may not otherwise be offered. COBRA is available for dependents who no longer meet the definition of a dependent as defined by the Plan. The rates are 102% of the actual cost of providing benefits.

What is Coordination of Benefits?

Coordination of Benefits or COB coordinates benefits with other health benefits you may have such as coverage through your spouse's employer.