

What's Inside?

- Revolutionizing Reciprocity
- Interview with Cecilia Tripoli
- Ask EIT
- Protecting Your Benefits While on Active Military Duty

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Revolutionizing RECIPROCALITY

The Electronic Reciprocal Transfer System or ERTS is here! But what is it and how does it affect you? If you have ever worked outside of the jurisdiction of Local Union 134 you undoubtedly signed a reciprocal agreement that allowed the jurisdiction where you were working to transfer your Pension and Health & Welfare contributions to your home fund.

The reciprocity system helps traveling members protect their benefits.

The History of Reciprocity

Today, Brothers and Sisters working outside of the jurisdiction of their home local take reciprocity for granted. Did you know that before September 1, 1985 if you worked outside of the Local 134 jurisdiction *all* of your contributions remained in the coffers of the local you were working in? Members working outside of the Local 134 jurisdiction risked vesting rights and health coverage for themselves and their families.

In 1985, Pension Plan No. 5 became signatory to the IBEW/NECA reciprocal agreement. Back then only pension contributions could be transferred and *all* reciprocated funds went to Pension Plan No. 5.

Reciprocating travelers would receive an excused absence under Pension Plan No. 2 but did not receive any credited service. Health and Welfare contributions could not be reciprocated and members who moved from jurisdiction to jurisdiction likely did not have health coverage because their hours didn't follow them. April 1991 brought the advent of Health & Welfare and Pension Plan No. 2 reciprocity. Now members could "follow the work" and protect their future at the same time.

The old reciprocal process brought security but it was burdensome. Reciprocal forms had to be completed in triplicate and then mailed back and forth between jurisdictions. New forms had to be filled out every time you changed jurisdiction. Plus there was always the possibility that your reciprocal form might not make it through the Postal System and arrive safely at your home fund. We needed a better system!

ERTS: It's Fast — It's Easy — It's Accurate — It's Safe

ERTS (Electronic Reciprocal Transfer System) allows all IBEW traveling members to register on-line. Local 134 offers three registration sites.

ERTS Registration Sites

	Location	Hours
1.	Electrical Insurance Trustees 221 North LaSalle, Suite 200, Chicago, IL	Monday through Friday 8:30 a.m. to 4:30 p.m.
2.	Referral Hall 1140 Lake Street Oak Park, IL	Monday through Friday 9:00 a.m. to 12:00 p.m. 1:00 p.m. to 3:00 p.m.
3.	Union Hall 600 West Washington, Chicago, IL	Monday through Friday 8:00 a.m. to 4:00 p.m.

Did You Get Your Card?

This month, Blue Cross and Blue Shield will issue new identification cards. The P.O. Box number that you and your dentist can use to submit a paper claim has changed. The old P.O. Box number will continue to be valid until November 2003, but you should start to use the new claims address now. The new address is:

Blue Cross and
Blue Shield
of Illinois
P.O. Box 23059
Belleville, IL 62223-0059

Please destroy your old card when you receive the new one.

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All initial registrations must be completed in person and proof of identity is required. Staff members will assist you with your initial registration because they must supply the user ID and password. Once you have confirmed that your information is accurate the registration page will be printed. You must sign it and you will be given a copy for your records.

After you have registered you will receive, by mail to the address you provided, a unique user ID and password. Your user ID and password will allow you to log-on to ERTS through the IBEW web site www.ibew.org to make changes such as stopping the transfer of reciprocal funds or registering in another jurisdiction. Once you register you stay in the system.

The selection of your home fund (the local where you want your reciprocal funds sent) is subject to approval from the designated home fund. Reciprocal transfers will not begin until the home fund has agreed to accept contributions. **The Fund Office will not accept home fund contributions from non Local 134 members.**

Special security measures have been taken to protect information on the ERTS site. All information on ERTS is password protected, or encrypted, which means that when you log on to ERTS, only you can see the information. No personal data will be transmitted over the open internet.

The Time to Register Is Now

If you are a Local 134 member and you are currently working out of the jurisdiction you must register with ERTS. The reciprocal forms you originally completed are still acceptable but they may not be in the future. The IBEW required all participating funds to be ERTS ready in January 2003. If it is not convenient for you to register in your home jurisdiction, contact the local where you are working for information concerning their registration process.

ERTS — it is the better way!



Meet Cecilia Tripoli

Cecilia Tripoli has been with the Fund Office almost three years. She works in the Reciprocity Department, helping members receive service credit for their health and pension benefits when they work outside the Local 134 jurisdiction. She also works with other jurisdictions to ensure their members receive credit when they work in the Local 134 jurisdiction.

As you read in the article **Revolutionizing Reciprocity** in this issue of the *Communicator*, tracking the reciprocity process has changed with the installation of ERTS. Cecilia says that the new electronic system will make a big difference for members and for the Reciprocity Department. There will be virtually no paperwork with the electronic registration system, and that should make the process more efficient and accurate for everyone. And, once set up with a PIN, members will be able to go on line and enter their own information.

Cecilia has lots of hobbies. She loves to read — she's finishing the fourth Harry Potter book — and she enjoys bike riding and traveling. She's been to Florida, Mexico and Hawaii and is looking forward to a cruise to the Bahamas in May. And, she has the inside scoop on some really good restaurants in Chicago!



Injured on the Job? Protect your Benefits!

While we don't like to think about it, injuries do happen. If you are injured on the job and are unable to work for seven consecutive days, **you** must contact the Fund Office for a disability application. To protect your health care benefits you must file an application within one year of the date you were unable to work. Your employer **does not** contact the Fund Office on your behalf. If **you** do not contact the Fund Office you could be putting your health care coverage at risk.

Ask EIT

Ask EIT gives you the chance to ask general benefits-related questions and gives you and all our members the opportunity to benefit from the answer.

While we always attempt to answer every question, space constraints may limit us to the most frequently asked questions. Remember, questions pertaining to more specific inquiries or personal information should be directed to the Fund Office.

Q: How can I get on the mail order drug program?

A: Contact the Fund Office at **1-312-782-5442** for a mail order form. Submit the form and your prescription directly to AdvancePCS. Your physician must write the prescription to be dispensed 90 days at a time and be refillable three times within a one year period. The AdvancePCS mail order program can save you up to \$45.00 over a three month period on name brand medications you take on a regular basis. Savings can be significantly higher, up to \$60 over a three-month period, if you switch from a name brand to a generic drug.

Q: My medication was lost or destroyed before it was time to be refilled. Will the Fund cover the cost of a new prescription?

A: No. The Fund will cover the cost of your initial prescription, after the applicable co-payment, but it will not cover the cost of replacing lost or accidentally destroyed medications.

Q: Now that our plan is a PPO (Preferred Provider Organization) plan, do I need a referral to see a doctor?

A: No. You can see any doctor of your choosing without a referral. People often confuse a PPO plan with an HMO (Health Maintenance Organization) which does require a referral. Our PPO plan offers you the

freedom to see whatever doctor you want whenever you want. However, you will pay more if you see an out-of-network physician.

Did you submit a question but did not receive an answer in this edition of the *EIT Communicator*? We will do our best to address it in subsequent editions. If you have a question or comment for *Ask EIT*, you can submit it via e-mail to ASKEIT@fundoffice.org or fax it to *Ask EIT* at **1-312-782-4431**.



HIPAA is Here — As Required by Law!

As required by federal law, HIPAA regulations go into effect on April 14. As you may recall from the April 2002 issue of the *EIT Communicator*, these new regulations are meant to safeguard your protected health information. To achieve this and be in compliance with federal regulations, you will be required to complete an authorization form if you want EIT to speak to anyone, including your spouse, about your claims. Covered dependents between the ages of 18 and 22 will also have to sign an authorization before we can speak to a parent about their health claims. Call the Fund Office if you have questions about HIPAA.

Protecting Your Benefits While on Active Military Duty

Participants who have benefit coverage at the time they are called to active military service have certain rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA). Medical coverage for you and your covered dependents can continue during your leave if you apply for eligibility credit. You will need to provide a copy of your orders with both a report date and, whenever possible, a discharge date. Active duty members may also withdraw the balance of their Additional Security Benefit fund account. Contact the Fund Office for more information.

In addition, the time you serve in the military may count toward both your credited service and your eligibility service. You must be covered by the plan before and after your time in military service to receive credit. To determine

if you can receive credit for your military service, send a copy of your DD #214 form (available from the Department of Defense) to the Fund Office's Pension Department for review.

You can also protect your place on the Referral list. Contact the Referral Hall at **1-312-466-8300** for the specific requirements. For more information about USERRA go to www.dol.gov/ebsa.

We salute our members and all of the brave men and women who risk their lives to serve the cause of freedom and democracy.



This newsletter contains information on various benefits, but it does not give you all the details. The official plan documents have all of the details. If there are any differences between this newsletter and the plan documents, the plan documents will govern. If you have any questions about your benefits, please contact the Fund Office at **1-312-782-5442**.



Your EIT Newsletter!

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