

## WHAT'S INSIDE?

- Automated Reciprocity Protects Your Benefits
- Quarterly Contribution Statements — What They Tell You
- Take Action Tip!
- Know Your Symptoms

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## Automated Reciprocity Protects Your Benefits

**F**or many years, members of the International Brotherhood of Electrical Workers (IBEW) have hit the road to follow work, leaving their home area to work on projects in another local union's jurisdiction. They took risks outside the normal job hazards, such as losing proper crediting of their pension and health and welfare benefits.

This may have affected you in the past; however, in 2002, the Electronic Reciprocal Transfer System (ERTS) made it easier for you to work outside the Local 134 jurisdiction. The web-based system increased the speed, ease and accuracy of transferring money to members' selected home funds. This helped to protect health insurance and pension benefits, because you could direct your host local to forward your Health & Welfare and Pension contributions to EIT. As this process continues and is constantly refined, there are some actions that **you** need to be aware of and are responsible for taking. Follow the steps listed here and continued on page 5 to better understand what you may need to do to ensure that you get the benefits you deserve.

### Step One: Register with ERTS

If you work outside the Local 134 jurisdiction you must be registered with ERTS. To register, you can go to several places: the Fund Office, Local 134 or the Referral Hall (see location information below).

If your current location makes it inconvenient or even impossible to register in person at one of these locations, you can also register at your host local's location (please check with the host local for specific information). Make sure that you have instructed your host local to reciprocate your Health & Welfare contributions, which maintain your health insurance coverage, your Defined Benefit Plan (DB Plan) contributions (which enable you to receive pension credit), and your Defined Contribution Plan (DC Plan) (also known as your annuity contributions). Please keep in mind that not all locals maintain both a DB and a DC Plan.

*Continued on page 5*

**REGISTER WITH  
ERTS AT THE  
FOLLOWING  
LOCATIONS...**

- **EIT Benefit Fund Office**  
221 N. LaSalle Street, Suite 200  
Chicago, IL 60601
- **Local 134 (Union Hall)**  
600 West Washington Boulevard  
Chicago, IL 60661
- **Referral Hall**  
1140 Lake Street  
Oak Park, IL 60301

# Quarterly Contribution Statements — *What They Tell You*



ave you ever heard the old adage, “No one cares about you the way that you do”? Well, at EIT, we care about you and your benefits and demonstrate that by giving you the tools you need to take care of yourself — Summary Plan Descriptions (SPDs), communication pieces like the *EIT Conduit*, and, in particular, the Quarterly Contribution Statement. These tools only go so far — the rest is up to you.

During the first few business days of each quarter, we send all Construction and Communication members a Quarterly Contribution Statement. Since your contributed hours have an impact on every aspect of your EIT benefits, it's important that you understand how to use your quarterly statement to make sure that you are receiving credit for every hour that you worked in the previous quarter. You need a specific number of contributed hours to gain or maintain insurance coverage and to qualify for several welfare benefits, such as disability and unemployment. You also need a specific number of contributed hours to receive pension credit for the calendar year. And let's not forget that your Pension Plan No. 5 account grows based on continued hourly contributions.

To help you better understand your Quarterly Contribution Statement, let's take a look at the one on the following page. Do you know what it's telling you?

## **RETIREMENT HEALTH REIMBURSEMENT ACCOUNT**

If you work under the Communication Collective Bargaining Agreement, your Quarterly Contribution Statement provides information about the balance in your Retirement Health Reimbursement Account.

Let's first go over the obvious, yet often overlooked, information.

**STATEMENT PERIOD:** The statement period represents the span of time in which EIT *received* contributions. For this example, we used the period between 4/1/2006 and 6/30/2006. You should not expect to see your June hours on this statement because EIT will not receive them until mid-July.

**NAME:** Is it spelled right? The way your name is spelled here is the way it appears on all EIT records, so if it's wrong, let's correct it now. All you have to do is provide us with a signed written statement that tells us what the proper spelling should be.

**ADDRESS:** Is it correct? Again, the address that appears here is what we have on file. If it's incorrect, send us a written change of address notice. Because this is sensitive information, we will not accept a verbal change of address — it must be in writing.

**DATE PROCESSED:** This is the date that EIT processed and posted the contributions from the employer shown in the next column.

**CONTRACTOR:** This is the name of the company or companies that made contributions on your behalf.

**PERIOD WORKED:** Here, you'll find the month and year for which contributions were made.

**OPENING BALANCE:** This amount is what was in your account on 4/1/2006. It should be the same amount as the closing balance of your previous quarterly statement.

ELECTRICAL INSURANCE TRUSTEES  
 221 NORTH LASALLE STREET  
 CHICAGO, ILL. 60601-1214

Member Statement  
 Statement Period: 04/01/2006 through 06/30/2006

Statement for: JOHN X. AMPLE  
 Social Security Number: XXX-XX-XXXX  
 Member Type: Construction Member  
 Local: LOCAL 134 I B E W

1  
 JOHN X. AMPLE  
 123 MAIN ST.  
 YOURTOWN, IL 00000

Date Processed	Contractor	Period Worked	Clock Transaction Hours Type	Annuity Contribution	Construction Additional Security Benefit Fund
04/28/2006	XYZ COMPANY	Mar-06	150.00 Deposit	322.50	255.00
05/18/2006	XYZ COMPANY	Apr-06	206.00 Deposit	442.90	350.20
<b>Net Payroll Activity</b>			356.00	765.40	605.20
				ASB Opening Balance:	\$ 2,563.01
				Excess Transfer	605.20
				ASB Interest	-605.20
				ASB Administrative Charge	26.01
				ASB Withdrawals	-5.50
				ASB Ending Balance:	\$ 2,583.52

If hours are incorrectly shown, detach the bottom half of the statement and return to us with copies of your check stubs. We will then check with your employer. Keep the top half of your statement for your records. It is your responsibility to see that your employer has reported the correct number of hours; consequently, please verify your check stubs with this statement.

Hours Correction Form  
 Member Statement  
 Statement Period: 04/01/2006 through 06/30/2006

Cut or Detach Here  
 Statement for: JOHN X. AMPLE  
 Social Security Number: XXX-XX-XXXX  
 Member Type: Construction Member

Contractor Name & Address	Month	Clock Hours	Include Check Stub?
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

**INTEREST:** The ASB funds are invested in a money market fund. All investment earnings are allocated proportionally to each member balance on a monthly basis.

**ADMINISTRATIVE CHARGE:** This is the monthly fee charged to each account to maintain the fund.

**ENDING BALANCE:** This is the balance of your fund on the last day of the statement period.

**CLOCK HOURS AND TRANSACTION TYPE:** This is the number of hours you worked, according to reports filed by the contractor, and the acknowledgement that the contributions received were deposited and allocated as a direct deposit to the appropriate funds. Each quarter, you should compare the clock hours reported to EIT against the number of hours shown on your pay stubs. When you compare, look at the date your paycheck was issued. If your paycheck was issued to you during the month of May, those hours will be considered a part of your contractor's May payroll report. In 2006, the month of May ended on a Wednesday. If your employer paid you for May 30 and 31 on a paycheck dated in June, those two days will be included in the June payroll report and be counted as June hours.

If you find a discrepancy between the hours you worked and the hours reported, use the box at the bottom of the statement to identify the discrepancy. EIT will contact the contractor, but we must have copies of your check stubs for the entire month in question — they are the tool EIT will use to prove to your contractor that there was an error. Take the time to fix a small mistake now before it turns into a major headache for you later.

**ANNUITY CONTRIBUTION:** This is the amount contributed to your Pension Plan No. 5 account.

**CONSTRUCTION ADDITIONAL SECURITY BENEFIT (ASB) FUND:** This is the amount contributed toward your ASB fund.

**EXCESS TRANSFER:** To better understand this item, let's answer two frequently asked questions about the ASB funds.

**Q: What is the excess transfer?**

**A:** The excess transfer is the amount contributed to the ASB fund and transferred to your Pension Plan No. 5 account. Once the balance in your ASB account is at least \$2,000, all subsequent contributions are transferred to your Pension Plan No. 5 account in the excess transfer.

**Q: If my annuity contribution was \$765.40, why was only \$605.20 transferred from my ASB account to my annuity account?**

**A:** Let's look at the example statement. The \$765.40 noted in the Annuity Contribution column goes directly into your Pension Plan No. 5 account. The \$605.20 in the excess transfer column will be transferred into your annuity account. Based on the example, the total amount going to your Pension Plan No. 5 account during this statement period is \$1,370.60.

Frequently, an employer payroll report will come to EIT with handwritten entries for newly hired employees. While most payrolls are submitted with correct information, there have been occasions when two digits of a Social Security number are transposed or one number is mistaken for another. For example, a poorly written 4 can look like a 9. When this happens, a new record is created because the resulting Social Security number is new to our system and assumed to belong to a new member. If you receive two Quarterly Contribution Statements in one quarter, there is a good chance that we have two records on file for you and one of those will have incorrect information. Contact the Fund Office immediately so we can take steps to eliminate the incorrect record.

Now you know what your Quarterly Contribution Statement is telling you. It's up to you to take that knowledge and take care of yourself and your benefits. 



## TAKE ACTION TIP!

### PREVENT SUN BURN AND OVEREXPOSURE TO THE SUN

Follow these tips to help prevent sun burn, overexposure to the sun and skin cancer:

- Apply sunscreen with a sun protection factor (SPF) of 15 or greater, 30 minutes before sun exposure then every few hours thereafter.
- Select cosmetic products and contact lenses that offer UV protection.
- Wear sunglasses with total UV protection.
- Avoid direct sun exposure as much as possible during the peak UV radiation hours of 10:00 a.m. and 3:00 p.m.
- Perform skin self-exams regularly to become familiar with existing growths and to notice any changes or new growths.
- Eighty percent of a person's lifetime sun exposure is acquired before age 18. As a parent, be a good role model and foster skin cancer prevention habits in your child.

## Step Two: Talk with Your Host Local

If you register with ERTS *after* you've started working in another jurisdiction, make sure that you speak with a representative from your host local. If you are not registered with ERTS at the time the host local starts to receive contributions on your behalf, they will not know that you are a Local 134 member and may keep these contributions with the assumption that you do not want your benefit contributions reciprocated. If you forget to register with ERTS, it could be difficult or impossible to have your contributions sent back to EIT. Reciprocating your contributions to EIT for a period that you worked but were not registered with ERTS is at the sole discretion of the host local.

## Step Three: Recognize Contribution Differences

Keep in mind that when you work outside the Local 134 jurisdiction, you are working under a different Collective Bargaining Agreement. The contributions may not be the same as they would be if you were working at home. First, the employer outside your jurisdiction pays the host rates to the host local. Then, the host local sends the contributions to EIT. In most cases, it takes approximately eight to 10 weeks from the end of the month you worked before EIT receives reciprocal contributions.

Health and Welfare contributions are calculated hour for hour. This means that for each hour you work in another jurisdiction, you will receive one hour of credit to maintain your EIT health coverage. The DB Plan is calculated dollar for dollar.

To better understand how the DB Plan contributions are calculated, let's consider two examples:

1.

In the 2005-2006 contract year, the Local 134 DB Plan contribution rate was \$3.64 per hour. Rich, from Local 134, worked in another jurisdiction where the hourly contribution rate was \$1.82 per hour, half of the Local 134 contribution rate. Because of that, he received credit for one half hour for each one hour worked in the other jurisdiction.



2.

Tim, also from Local 134, worked in a jurisdiction with a DB Plan contribution rate that was greater than the contribution rate of Local 134. Because his host local's contribution rate was greater than his Local 134 contribution rate, he received a prorated DB calculation.



## Step Four: Review your Reciprocal Statement

At the beginning of each quarter, EIT sends an orange reciprocal statement to each Local 134 member for whom we receive reciprocal contributions in the previous quarter. If you receive a statement, you should carefully review it to determine if your contributions were transferred to EIT correctly. If you work outside the Local 134 jurisdiction and don't receive an orange statement, EIT did not receive any reciprocal contributions during the period represented on the statement. In the event that there is a discrepancy between the number of hours you worked and the number of hours reciprocated to EIT, please remember that you were working under another jurisdiction's Collective Bargaining Agreement and you must contact the host local to resolve the matter.



# KNOW YOUR SYMPTOMS

Have health symptoms, but aren't sure what they mean? Turn to the *EIT Conduit* for a breakdown of common conditions and how your symptoms may be related.

**Skin Cancer**, the uncontrolled growth of abnormal skin cells, is the most prevalent form of all cancers in the U.S. There are three main types of skin cancer:

- basal cell carcinoma,
- squamous cell carcinoma, and
- melanoma.

Melanoma is the most serious form of skin cancer and causes 75% of all skin cancer deaths. Cumulative sun exposure causes basal cell and squamous cell skin cancer, while episodes of severe sunburns, usually before age 18, can cause melanoma later in life. Less common causes include repeated X-ray exposure and occupational exposure to certain chemicals.

## SYMPTOMS

The most common warning sign of skin cancer is a change on the skin, typically a new mole, skin lesion or a change in an existing mole.

Basal cell carcinoma may appear as a small, smooth, pearly or waxy bump on the face, ears and neck; or as a flat, pink/red or brown-colored lesion on the trunk, arms or legs.

Squamous cell carcinoma can appear as a firm, red nodule, or as a rough, scaly flat lesion that may itch, bleed and become crusty. Both basal cell and squamous cell cancers mainly occur on areas of the skin frequently exposed to the sun, but can occur anywhere.

Melanoma usually appears as a pigmented patch or bump. It may resemble a normal mole, but usually has a more irregular appearance.

When looking for melanoma, think of the ABCD rule that tells you the signs to watch for:

- Asymmetry — the shape of one half doesn't match the other
- Border — edges are ragged or blurred
- Color — uneven shades of brown, black, tan, red, white or blue
- Diameter — A significant change in size (greater than 6mm)

This newsletter contains information on various benefits, but it does not give you all of 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**.

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