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Understanding Your Estimated Pension Credit Statement

T*empest Fugit* is the Latin phrase for "time flies." As we age, time does seem to fly. Those of you nearing retirement will probably agree that it seems like yesterday when you began your career with Local 134. For those of you just beginning your 134 journey, you will find that retirement will be here in the blink of eye.

Whether you're a first-year apprentice or a 30-year journeyman, there are things you can do now to make sure your pension credits are in order when retirement time is at hand — so you can make a smooth transition from journeyman to retiree.

Annually, EIT Benefit Funds sends every member who participates in Pension Plans 2, 4 or 6 an **Estimated Pension Credit Statement**. EIT mailed the 2007 statements during the last week of May; please note that the 2007 statements did not include any contributed time from 2008, nor did they reflect any pension increase that may have gone into effect on January 1, 2008.

It is important for you to know how to read your statement. It's also important that you examine your statement *now* to make sure it is correct and you receive all of the pension credit to which you are entitled. Keep in mind the amount of pension you receive under one of these Pension Plans is based on your years of credited service.

Find an error on your statement?

If you find an error in the information listed on your Pension Statement, please inform the Fund Office as soon as possible. If you

have missing hours, you will need to provide the Fund Office with check stubs from participating employers to verify the number of your hours.

This is a major reason why it's important to stay on top of your contributed hours — it is a lot easier to rectify a discrepancy that occurred in 2007 than it is to rectify a discrepancy that might have occurred in 1977. EIT makes it easy for participants in the Construction and Communication Plans to monitor their hours by sending the blue quarterly hours statements four times each year.

Participants who served in the military may be eligible to receive pension credits for their time served by sending in a copy of their DD-214 (available from the Department of Defense). To qualify for this credit, you must have been working in the trade and jurisdiction of Local 134 with confirmed eligibility service before entering qualified military service, and you must have returned to active employment within 90 days of discharge. If you believe you qualify for military pension credit, please contact the Fund Office at **(312) 782-5442 ext. 215** for more information.

If you would like to know more about your pension benefits, you can refer to the Summary Plan Description (SPD) for your particular Pension Plan. If you did not receive your 2007 Pension Statement or you would like a copy of a Pension SPD, please contact the Fund Office at **(312) 782-5442 ext. 215.** 

Understanding Your Statement: An Example

For this example, we are using a sample of a Pension Plan No. 2 statement. Pension Plan No. 2 is the only pension plan that allows you to “bank” your hours and carry them over from one calendar year to the next. To receive a full pension credit under Pension Plan No. 2, you must have a minimum of 1,600 contributed hours. Pension Plans 4 and 6 have a minimum requirement of 1,800 contributed hours to receive a full credit.

Below is a detailed explanation of the terms and sections in your statement.

A Year — the calendar year during which you worked and your employer contributions were made.

B Credited Hours — the number of hours you worked for which EIT received contributions.

C Eligibility Hours — the number of hours that can be used to establish a pension credit. Eligibility hours are based on dollars contributed, not hours worked. The number of hours in this column will generally be the same as the number of hours in the credited hours column. However, the number may be different if you performed work in an IBEW Local other than Local 134 and the other Local’s collective bargaining agreement calls for a lower pension contribution.

D Banked Hours — the number of hours over 1,600 contributed in a calendar year. Banked hours can only be used from one calendar year to the next. Banking applies to Pension Plan No. 2 participants only.

E Banked Hours Used — the number of banked hours taken from the previous year to bring the current year’s total to 1,600. This applies to Pension Plan No. 2 participants only.

F Eligibility Service — the basis for determining a vested or guaranteed pension. You earn one year of eligibility service when you work at least 400 eligibility hours in the calendar year under Pension Plan No. 2 or 450 eligibility hours under Pension Plans 4 or 6.

G Credited Service — the basis for computing the amount of your pension benefit. A full pension credit is based on 1,600 credited hours for Pension Plan No. 2, or 1,800 credited hours for Pension Plans 4 or 6. Pension credits are pro-rated if you have between 400 and 1,599 (Plan 2), or between 450 and 1799 (Plans 4 or 6) credited hours in a calendar year.

H Estimated Accrued Monthly Pension Amount — the estimated amount of the pension you will receive based on the number of pension credits you have accumulated.

I Comments — this section will indicate any excused absences due to military or disability time. It will also identify any break in service that may have occurred.

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May 29, 2008

**ECA & Local 134 IBEW
Joint Pension Trust of Chicago
221 N. LaSalle, Suite 200, Chicago, IL 60601
Pension Plan No. 2
ESTIMATED PENSION CREDIT STATEMENT
As of December 31, 2007**

Name: John Sample
Address: 123 Main St., #1A
Hinsdale, IL 60521

Social Security #: XXX-XX-2220
Date of Birth: Aug 4, 1953

A	B	C	D	E	F	G	H	I	
Year	Credited Hours	Eligibility Hours	Banked Hours	Banked Hours Used	Eligibility Service	Credited Service	Estimated Accrued Monthly Pension Amount	Comments	
1989	677.00	677.00							
1990	1,644.00	1,644.00			1	.4231	22.21		
1991	1,766.00	1,766.00			1	1.0000	52.50		
1992	1,832.00	1,832.00			1	1.0000	52.50		
1993	1,724.00	1,724.00			1	1.0000	52.50		
1994	1,653.00	1,653.00			1	1.0000	52.50		
1995	2,169.00	2,017.00			1	1.0000	52.50		
1996	1,962.50	1,988.50			1	1.0000	52.50		
1997	1,970.00	1,970.00			1	1.0000	52.50		
1998	1,950.50	1,950.50			1	1.0000	52.50		
1999	1,894.50	1,894.50			1	1.0000	52.50		
2000	1,946.00	1,946.00			1	1.0000	52.50		
2001	1,914.00	1,914.00			1	1.0000	52.50		
2002	1,819.00	1,819.00			1	1.0000	52.50		
2003	1,794.50	1,794.50			1	1.0000	52.50		
2004	1,770.00	1,770.00	170.00	0.00	1	1.0000	52.50		
2005	1,855.50	1,855.50	255.50	0.00	1	1.0000	52.50		
2006	1,760.50	1,760.50	160.50	0.00	1	1.0000	52.50		
2007	1,732.00	1,732.00	132.00	0.00	1	1.0000	52.50		
Total:							19	18,4231	\$967.21

For details regarding any comments that appear above, please refer to your summary plan description.
Banked hours can only be used for the following year (if necessary).
As of this statement date, you are vested. Please see your summary plan description for vesting details.
This statement is based upon our records of your employment and is subject to audit and verification at the time you apply for a pension benefit. Your eligibility for a pension, and the amount thereof, will be based upon the pension plan in effect when you last work in covered employment.

Enjoy the Sunshine Safely This Summer

Summer is usually welcome across Chicagoland. However, intense heat and sunshine can be risky for people who regularly work or spend time outdoors. Each year, more than 380 people die from heat-related conditions, according to the Centers for Disease Control and Prevention. Countless others suffer from sunburns and dehydration.

Below are tips to help you enjoy the summer months safely.

Protect Your Skin

Skin cancer is very common — and can often be deadly. More than 1 million new cases of skin cancer will be diagnosed in 2008, according to the American Cancer Society. Fortunately, many types of skin cancer are preventable.

The best way to prevent skin cancer is to avoid the sun. However, that isn't possible for most people. If you must be outside, always wear sunscreen — even when it's cloudy. You can still get a sunburn on gloomy days. Additionally, try to limit your sun exposure between 10 a.m. and 2 p.m. when the sun's rays are strongest.

Drink Plenty of Water

You lose a significant amount of water when you sweat, so it's easy to become dehydrated on hot summer days. Be sure to carry a bottle of water with you when you go outdoors, and sip from it frequently. Avoid drinking alcohol and caffeinated drinks outside, because these will only dehydrate you more.

Although it's important to stay well-hydrated, drinking too much can also be dangerous. Drinking very large quantities of water too quickly can lead to hyponatremia, a rare, life-threatening condition caused by low levels of salt in the blood. Limit your fluid intake to no more than eight ounces every 20 minutes.

Listen to Your Body

It's normal to feel hot in the summer, but excessive heat can cause serious conditions, including heat stroke. Watch out for heat stroke symptoms including:

- Rapid heartbeat
- Confusion
- Loss of consciousness
- Headache
- Nausea
- Fainting

If you experience any of these symptoms, get to a shady or air conditioned place and dial 911. 

EIT Participants Are Taking Charge of Their Health

Last year, EIT launched *Take Charge*, a program to help **active** (non-retired) members and their spouses get healthy and reduce their health care costs. In 2008, EIT is offering a three-step *Take Charge* challenge to participants at no additional cost to them. Participants and their spouses who complete three steps can earn up to \$150 each in Jewel-Osco gift cards:

- **STEP 1:** Attend a Health Screening
- **STEP 2:** Complete a Health Assessment
- **STEP 3:** Take the NextSteps® to a healthy life

EIT and its partner, StayWell Health Management, held five Health Screenings earlier this year, where participants learned their height, weight, blood glucose and non-fasting cholesterol levels. Nearly 760 participants and spouses completed the Health Screenings and received important health information.

Meanwhile, just 1,100 participants and spouses have completed a Health Assessment so far this year. The Health Assessment is a confidential, personalized questionnaire that can be completed online or via mail to help you address your specific health needs. Keep in mind that you **do not** have to attend a Health Screening to complete a Health Assessment.

If you haven't completed a Health Assessment this year, it's not too late. Call the *Take Charge* HelpLine at **(800) 926-5455** to have a Health Assessment mailed to you, or visit www.fundoffice.org/takecharge to take the Health Assessment online. When you complete the questionnaire, you'll earn a \$50 Jewel-Osco gift card.

Members have also started taking the NextSteps to a healthy life by working with a personal Health Coach over the phone, by mail or online to set and complete their health goals. So far, 545 participants and spouses have enrolled in a NextSteps program in 2008. Additionally, more than five dozen people have quit smoking through the tobacco cessation program offered by Free & Clear! To sign up for NextSteps, or complete a Health Assessment, visit www.fundoffice.org/takecharge. 

TAKE CHARGE IS COMPLETELY CONFIDENTIAL

The *Take Charge* program and all steps of the *Take Charge* challenge are completely confidential. Neither EIT nor your employer will have access to your personal health information, so don't be afraid to *Take Charge*!



New Health Care Booklets

Later this year, EIT will mail a new version of the Health Care Booklet to all members participating in a Health & Wellness plan. This Booklet serves as the legal plan document and Summary Plan Description (SPD), and it contains important details about your Health & Wellness benefits — including deductibles and coverage levels.

To ensure you receive your Health Care Booklet, please verify that EIT has your correct address on file. To verify or change your address, please call the Fund Office at **(312) 782-5442**.

MARK YOUR CALENDAR FOR THE 2008 BENEFIT FAIR

The sixth annual EIT/Local 134 Benefit Fair has been scheduled for November 1, 2008. Mark your calendar for this important event, where you will be able to receive health services at no additional cost to you, including:

- Flu shots
- Health Screenings

If you have questions about the Benefit Fair, please call the Fund Office at **(312) 782-5442**.

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 **(312) 782-5442**.

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