

## **NOTICE TO RETIREES RECEIVING A NORMAL OR EARLY RETIREMENT PENSION BENEFIT CONCERNING A *TEMPORARY* RETURN TO WORK AMENDMENT TO THE PLAN OF BENEFITS FOR THE NEBF**

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The Trustees of the National Electrical Benefit Fund (NEBF) and the National Employees Benefit Board have approved a ***temporary*** Return to Work Amendment to the Plan of Benefits for the NEBF that **permits certain eligible retirees to return to covered and contributory employment for a period of time without a loss of pension benefits from the NEBF.** Please read the following notice carefully as this amendment does not apply to all retirees or to all electrical employment.

As you are aware, the rules of the Plan generally provide for a suspension of benefits for a retiree who returns to employment in the electrical industry for forty (40) or more hours per month. This temporary Return to Work Amendment changes the suspension rules for certain eligible retirees. Following are the features of the amendment:

1. The temporary amendment is effective from **January 1, 2015 through December 31, 2015.**
2. All normal and early retirees with a pension effective date of December 2014 or earlier will be permitted to return to covered and contributory employment only and will be permitted to work for up to 600 hours during the above period without a loss of NEBF benefits. This amendment applies only to the NEBF Plan. **(In order to receive benefits from other funds it will depend on the rules of those funds.)**
3. Once an individual has worked for 600 hours in covered and contributory employment during the term of the temporary amendment, the individual will no longer be able to take advantage of this amendment and the normal rules (permitting work in the electrical industry for less than forty (40) hours per month without a suspension of benefits) will apply.
4. **Disability pensioners are not eligible (the existing rules applicable to disabled pensioners remain in effect).**
5. Only retirees who return to NEBF covered and contributory employment will be able to take advantage of this amendment – this amendment will not apply to persons who work for covered employers where no NEBF contributions are required or to persons who work for non-covered employers in the electrical industry.

January 1, 2015

