IBEW LOCAL UNION 48

ACRONYMS & DEFINITIONS

A&I: A&I Benefit Plan Administrators. "First stop" for most Health insurance, Flex plan & Drug free program information.

"A" Membership: "A" members qualify for the IBEW PBF and IO Death benefit. LU has some autonomy regarding classifications.

"BA" Members: Not eligible for certain benefits. LU has some autonomy regarding classifications.

Basic Dues: Sometimes incorrectly referred to as "non-working dues".
Basic Dues are collected for IO per capita, death benefit and PBF. The LU portion covers Death Benefit & Jury Duty.

Beck Rights: See Fair Share Members.

BM/FS: Business Manager/Financial Secretary. Principal Officer in the Local.

Bylaws: Local Union rules that are passed by the general membership

which govern salaries, dues, and provide for such things as Death and Jury Duty benefits.

Category I: Employees covered by a Collective bargaining Agreement that are paid on an hourly basis.

Category II: Nonbargaining unit employees that can receive bargaining unit benefit contributions into Health & Welfare, pensions, etc.

CBA: Collective Bargaining Agreement.

Constitution: Rules, policies, protocol, etc. of the International Brotherhood of Electrical Workers

Death Benefit: benefit paid to beneficiary as listed on appropriate forms.

Dispatch: Method of filling employer requests for more workers in an orderly, fair and equal manner.

"Fair Share" Members: Federal law (Beck Rights) that allows



workers to work under a collective bargaining agreement without becoming a member. They must still pay their "fair share" of dues.

Flex plan: Flexible spending account.

H&W: Health and Welfare. Terms for combined or overall benefits package encompassing medical, dental, vision, pensions, flexible spending account and other such benefits funded primarily or in whole by the employers.

Harrison: Self funded trust health care plan for active, retiree plans. Also covers Flex Pan Drug Free workplace plan.

Initiation Fees: Fees used to cover staff time processing paperwork, submitting forms etc., required when admitting a new member. Initiation fees first month of Basic and Working Dues.

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I.O.: International Office of the International I.O.: Brotherhood of Electrical Workers.

I.B.E.W PBF: International Pension Benefit Fund.

Jury Duty: Benefit covering lost wages if summoned for Jury Duty.

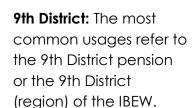
Kaiser Plan: Health Care Plan option.

Local Union and/or I.O. benefits: benefits such as Jury duty, sick fund, death benefits that are funded by dues.

Market Recovery:

Electrical Industry
Advancement Program
(EIAP). Funds collected
from members used to
advance the Union
Electrical Industry
through job subsidies,
advertising, potential
customer education
and similar programs to
recover or initiate
market share.

Market Share: Term describing how much of the work is being by Union workers in geographical area.



NEBF: National Electrical benefit Fund (pension).

NECA: National Electrical Contractors Association. These are the (typically construction) employers that use the LU 48 referral procedure. In this area we enjoy a mutually beneficial relationship with NECA.

Organizing: Processes to recruit new members and/or employers into the Local Union.

Panel Fab: Refers to the Electronic Control Panel Manufacturing agreement, shops and employees.

Providence Plan: Health Care Plan option

Right to Work: State Laws that are designed to weaken and destroy organized labor by allowing workers to be covered by a CBA, but no dues can be



collected for operation of a Local Union.

SALT: A Union worker working for an unrepresented employer with permission from the Local Union for organizing purposes.

Sick Fund: The Local Union has a fund to assist members that are unable to work and have no other income.

SPD: Summary Plan Description of various fringe benefit programs and/or plans.

Traveler: Worker that travels out of his or her home jurisdiction to another seeking work under a CBA.

Union Density: Term describing the proportion of Union to unrepresented workers.

Working Dues: Fees used for building fund, member representation, office staff and all aspects of operating the Local Union.