

Puget Sound Electrical Workers Trust Funds

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Administered by

Welfare & Pension Administration Service, Inc.

**To: All Retired Participants
Puget Sound Electrical Workers Pension Trust**

Re: Re-Employment after Retirement

This notice is to remind *retired* participants that they are responsible for notifying the Trust Administration office **prior** to returning to work of **any** type for compensation or gratis. **The Trustees will review your job description to determine if your benefit payments will be suspended if you return to work only after you have retired.**

RE-EMPLOYMENT AFTER RETIREMENT RULES (For ALL Participants)

Working in the Electrical Industry

Working in the Electrical Industry means performing any work of any kind coming under the International Brotherhood of Electrical Workers in the geographical jurisdiction of this Plan or any reciprocal plan either for compensation or gratis, including, but not by way of limitation, performing work in the following segments of the Electrical Industry: original electrical installation and maintenance on all industrial plants, commercial buildings and residences, line construction, electrical motor winding, shipyard electrical work, electrical sign installations, sound and communications and electrical alarms and surveillance systems; and the term "Working in the Electrical Industry" also includes work performed as an estimator or supervisor for any employer who has any work of any kind which is within a category under the International Brotherhood of Electrical Workers' jurisdiction.

Reemployment in Non-Bargaining Work

Effective on and after March 24, 2015, a Pensioner may be reemployed by an Employer signatory to an I.B.E.W. Union Local No. 46 collective bargaining agreement, and which has its primary physical business address located within the geographical jurisdiction of Local No. 46, Local No. 76 or Local No. 191 *provided*, that such Pensioner shall not perform any duties for an Employer which are covered by any of the five bargaining unit collective bargaining agreements within the jurisdiction of Local Union No. 46. Such Pensioner shall be only authorized to perform employment duties not otherwise covered by such collective bargaining agreements.

Early, Normal or Late Retirement

If a Participant who has been receiving Early, Normal or Late Retirement Benefits returns to Working in the Electrical Industry, he shall not receive a Retirement Benefit Payment for any month in which he has been employed for over 40 Covered Hours.

Special Early Retirement

If a Participant who has been receiving Special Early Retirement Benefits returns to Working in the Electrical Industry, he shall not receive a Retirement Benefit Payment for any month in which he has been employed for 1 or more Covered Hours. If you worked prior to September 1993, you may be eligible for partial benefit payments if you work under 40 hours in a month. Please contact the Administration Office for more information.

If you return to Work, you must notify the Administration Office **prior** to your return to work. If you receive benefits while working more than the allowable covered hours, the Trust is entitled to recover overpayments equal to three whole benefit payments and thereafter up to 25% of each benefit payment until full recovery of the overpaid amount is received.

Disability Retirees who return to work will immediately permanently forfeit their benefits and will no longer be considered eligible for Disability Retirement income payments.

A Retired participant must notify the Administration office **prior to returning to work of **any** type for compensation or gratis. If you work in prohibited employment, you will be required to reimburse the Plan for any overpaid benefits.**

If you are currently working and have not already submitted a job description or if you are considering employment please complete and return the Request for Review of Job Description **on the reverse side**.

(over)

Request for Review of Job Description
(For Retired Participants Only)
Must be Completed Prior to Returning to Work for a Non-Contributing Employer

Today's Date

Social Security Number

Participant Name (Please Print)

Address

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Address

Home Phone Number

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Email Address

Cell Phone Number

To: Puget Sound Electrical Workers Pension Trust
Attn: Pension Department
P. O. Box 34203
Seattle, WA 98124

In order to determine if my benefit payments will be suspended when I resume working;

I have attached an **employer issued** job description for employment I wish to have reviewed

Company Name

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Company Phone Number **and** Contact Name

Company Address

Job Title

Average number of hours worked per month

Job Duties

Tools I'll be using for this Employment

Starting Date

I understand I must notify the Administration Office prior to returning to work of any kind for compensation or gratis. If I work in prohibited employment, I will be required to reimburse the Plan for any overpaid benefits. If I fail to notify the Plan and I continue to receive benefits, I will be personally liable for any and all benefits distributed to me while I am ineligible. I understand that the Plan has a right to receive full reimbursement for these amounts paid to me, as well as any other remedies available to the Plan, to the fullest extent of the Law.

Participant Signature

Date