

# Puget Sound Electrical Workers Trust Funds

2815 2<sup>nd</sup> Avenue, Suite 300 • P.O. Box 34203 • Seattle, Washington 98124  
Phone (866) 314-4239 • Fax (206) 505-9727 • Website [www.psewtrusts.com](http://www.psewtrusts.com)

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.

## **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. Local 46 collective bargaining agreement, and which has its primary physical business address located within the geographical jurisdiction of Local 46, Local 76 or Local 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 40 or fewer 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.

**You 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.** You can work and receive your benefits regardless of the job description and the number of hours you work once you reach April 1 following the year in which you reach age 70-1/2.

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**  
**(Must be Completed Prior to Returning to Work for a Non-Contributing Employer)**

<hr/> Today's Date	<hr/> Social Security Number
<hr/> Participant Name (Please Print)	
<hr/> Address	
<hr/> Address	<hr/> (      ) Home Phone Number
<hr/> Email Address	<hr/> (      ) 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, you are **REQUIRED** to submit an **employer issued** job description;

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

<hr/> Company Name	<hr/> (      ) Company Phone Number <b>and</b> Contact Name
<hr/> Company Address	
<hr/> Job Title	<hr/> Average number of hours worked per month
<hr/> Job Duties	
<hr/>	
<hr/>	
<hr/> Tools I'll be using for this Employment	
<hr/>	
<hr/> 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.

<hr/> Participant Signature	<hr/> Date
-----------------------------	------------