

Wisconsin Laborers Health Fund

[https://liunawisconsin.org/
benefits](https://liunawisconsin.org/benefits)

www.wilbenefits.com

LiUNA!

WISCONSIN LABORERS' DISTRICT COUNCIL

Feel the Power

How does my Eligibility work?

- You are eligible for benefits on the first day of the month following any 12-consecutive-month period during which the Fund receives or credits at least 600 hours of contributions on your behalf
- You continue to be eligible for subsequent benefit quarters if the Fund receives or credits at least 345 hours of contributions on your behalf in the corresponding contribution quarter

Contribution Quarter	Benefit Quarter
May 1 through July 31	October 1 through December 31
August 1 through October 31	January 1 through March 31
November 1 through January 31	April 1 through June 30
February 1 through April 30	July 1 through September 30

How do I continue Eligibility?

CONTRIBUTION QUARTER	BENEFIT QUARTER
If the Fund receives or credits:	You will be eligible for coverage in:
345 hours of contributions in February through April; 690 hours of contributions in November through April; 1,035 hours of contributions in August through April; or 1,380 hours of contributions in May through April.	July 1 through September 30
345 hours of contributions in May through July; 690 hours of contributions in February through July; 1,035 hours of contributions in November through July; or 1,380 hours of contributions in August through July.	October 1 through December 31
345 hours of contributions in August through October; 690 hours of contributions in May through October; 1,035 hours of contributions in February through October; or 1,380 hours of contributions in November through October.	January 1 through March 31
345 hours of contributions in November through January; 690 hours of contributions in August through January; 1,035 hours of contributions in May through January; or 1,380 hours of contributions in February through January.	April 1 through June 30

What if I don't meet the required hours?

- Did you work out of the area and fill out a reciprocity form?
- A Self-Payment will be due for the balance of hours needed
- A Notice will be sent in the last quarter you have eligibility to continue benefits you must pay by the due date.
- Payment can be made online via debit\credit\HRA card, call the Fund office, or mail in payment

What is Included with my Eligibility?

Health Insurance,
including
Prescription Drug

Dental Insurance

Vision Insurance

HRA Card

Disability, weekly
payments

Death Benefits,
including additional
for Accidental

What Documents do I need to Return for Eligibility?

www.wilbenefits.com or <https://liunawisconsin.org/benefits>

- Enrollment/Beneficiary Form
 - Include copy of Dependent's birth certificates
 - Include copy of Marriage Certificate
- You can find fillable forms on the website and can upload directly to the eligibility department

Eligibility Forms

[Newly Eligible Enrollment Form](#)

[2024 Dental Election Packet](#)

[Proof of Incapacitated Child](#)

[Beneficiary HEALTH Change Form](#)

[New Dependent Add/Change Form](#)

[Authorized Rep Form](#)

Upload your file to Eligibility:

CHOOSE FILE

No file chosen

SUBMIT

Dependent Eligibility Verification Audit (DEVA)

If you are married, recently divorced (and have not notified the Fund office), or have children, you must complete the DEVA audit

If you do not send in the required information, your dependent may be terminated until the information is received.

PDA Verification Team at
1-833-900-1494 from
7:00 a.m. to 7:00 p.m. CST
Monday through Friday.



Visit www.pdarev.com to respond electronically!

What is MemberXG & How do I sign up?

- MemberXG is an online portal that lets you:
 - Access Claims Submitted
 - View Hours Reported
 - Check Eligibility
 - Create Pension Projections
 - View HRA Balance
- Signing up for MemberXG
 - Go to <https://liunawisconsin.org/benefits>
Download the Online Portal Instructions – MemberXG
 - Located under Select a File to download\General Information
 - Click on the MemberXG login (located on the far right side of the website)
 - Click on Create Account
 - Use Full Name and DOB must match

ACCESS YOUR WORK HOURS,
PENSION BENEFITS, OR HEALTH
CLAIMS

 MemberXG POrtal

LOG IN

Create Account

What can I find on the Dashboard?



Demographics

Displays current address, dependents, birthdates, and more.



Eligibility

Eligibility status is based on contributions received and posted. This page displays current eligibility with the fund.



Pension Credits

Looking for a yearly pension summary? This page will show yearly summaries, vesting credits to date, and pension projections.



Health Claims

Look up health claim history here.

HIPPA Law: domestic partners, spouses/child dependents over 18 will need to create their own account, or a waiver form will need to be filed with the fund, to see their claims.



Disability Payments

Look at any Loss of Time or Short Term Disability Claims processed by the fund office.



Member Account Payments

This page displays vacation fund information such as issued date, check number, and amount.



Work History

This page shows what contribution hours have been received and for what work month.



WEX Dashboard

Check HRA balance, check status of HRA payments, and file an HRA claim.

Health Reimbursement Account (HRA\WEX)

When can I use my Benefit Card?

- Pay Co-Pay at Doctors office or remaining balance after Health Fund has paid
- Pay Dental deductible & out of pocket
- Self-Payment
- Prescription Co-Pays
 - Keep on file at your local pharmacy “Easy Pay”

What other items are eligible under the HRA Benefit?

- Bandages, Band-Aids, First Aid supplies, braces for hand, knee, leg, and other medical supplies
- Medications – Over the counter
 - Advil, Aleve, Tylenol, Tums, Allergy Tabs, Cold Medicine
- Pregnancy Tests, breastmilk storage bags, & feminine products



Eligible Products, Cont..

- Stop Smoking Programs
- Blood Pressure Cuff
- Temperature probes
- TENS Units
- Icy Hot
- Foot inserts
- Sunblock

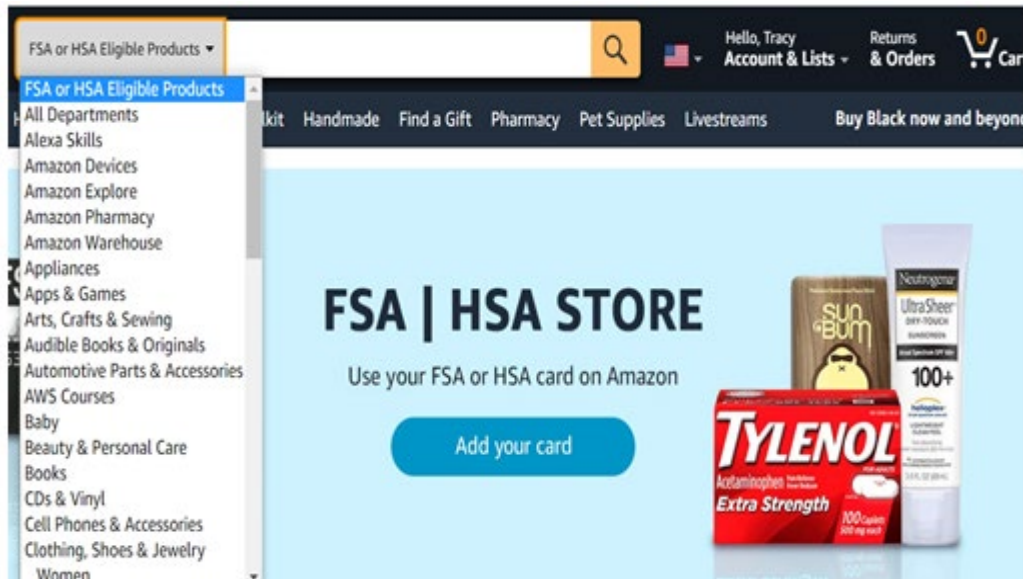
How do I know if Product is Eligible?

- Look for Approved OTC (over the counter) on the label
- Run your HRA card prior to using other method of payment
- Items such as Vitamins are only reimbursed if a note\RX from your provider is on file and the receipt will need to be submitted to the Health Fund.
- Check the IRS website:
<https://www.irs.gov/publications/p502>

HRA Expenses also available on Amazon!

Go to Amazon.com

- Select FSA or HSA Eligible Products
- Be sure to Add your HRA Card



Add a New Payment Method

FSA or HSA Cards

Use your FSA or HSA card to pay for eligible items



[Add an FSA or HSA card](#)

Credit or debit cards

Amazon accepts major credit and debit cards.



[Add a credit or debit card](#)

Do I need to save all receipts?

- If you are making your co-pay payment at Provider office, no you do not need a receipt
- If you are making a payment on a doctor bill, YES and please upload to the health fund (WEX portal) for substantiation
- You do not need to keep a receipt for prescription payments at the pharmacy
- If you are paying for approved items and your WEX card covers them at a WEX approved facility, you do not need your receipt. (I.e; Walgreens, CVS, Target, Walmart)
 - Note not covered at gas stations, Dollar General, Fleet Farm, etc (can turn in for reimbursement)
- If you are not sure, it is better to save it!

Dental Choices – Yearly Election

Care Plus

Must use Network provider, no out of network benefits

Midwest Dental\Dental Associates providers only –
www.careplusdentalplans.com

- Limited network, some richer benefits
- No out of network benefits
- Annual Max \$2,500
- Deductible \$0
- Out of pocket for non-routine \$0
- Ortho \$3,000 lifetime, age 26

Delta Dental

Can go to any provider, most are in-network but does provide out of network benefits

www.deltadental.com

- Broader network
- Provides in and out of network benefits
- Annual Max \$2,000
- Deductible \$25\,\$75 family
- Out of pocket for non-routine 15%
- Ortho unlimited to age 19 \$3,000 from 19-26

How do I get the most out of my Vision Benefit?

- Utilize EyeMed Provider
 - www.eyemed.com
 - Click on “Find an eye doctor” upper right **Find an eye doctor**
 - Choose *Insight* Network from the dropdown
 - Give Provider your EyeMed ID card or SSN and your WI Laborers Health Fund ID card
 - If you have a balance after EyeMed payment, ask your provider if they will bill the Fund. You have \$250 per person per year.
 - If provider will not bill, you need to pay and submit the receipt to the Fund office for reimbursement.
 - If the balance is over the \$250 you can use your HRA card for anything over the \$250.
 - If submitting a receipt to the Health Fund, note you want the balance paid out of our HRA.
- If you go to an out of network provider, you **MUST** fill out the EyeMed form
 - Submit to EyeMed
 - Submit any balance to the Fund up to \$250
 - Can use your HRA after the \$250 Fund benefit
- Active Members are eligible for the Safety Glasses benefit, once per year

SUMMARY OF BENEFITS

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exam With Dilation as Necessary	\$0 Co-pay	Up to \$45
Retinal Imaging	Up to \$39	N/A
Frames	\$0 Co-pay, \$130 Allowance, 20% off balance over \$130	Up to \$65
Standard Plastic Lenses		
Single Vision	\$0 Co-pay	Up to \$25
Bifocal	\$0 Co-pay	Up to \$40
Trifocal	\$0 Co-pay	Up to \$55
Lenticular	\$0 Co-pay	Up to \$55
Standard Progressive Lens	\$55 Co-pay	Up to \$40
Premium Progressive Lens ^A	\$85 Co-pay - \$175 Co-pay	
Tier 1	\$85 Co-pay	Up to \$40
Tier 2	\$95 Co-pay	Up to \$40
Tier 3	\$110 Co-pay	Up to \$40
Tier 4	\$175 Co-pay	Up to \$40
Lens Options		
UV Treatment	\$0 Co-pay	Up to \$9
Tint (Solid and Gradient)	\$0 Co-pay	Up to \$9
Standard Plastic Scratch Coating	\$0 Co-pay	Up to \$9
Standard Polycarbonate—Adults	\$0 Co-pay	Up to \$24
Standard Polycarbonate—Kids under 19	\$0 Co-pay	Up to \$24
Standard Anti-Reflective Coating	\$0 Co-pay	Up to \$5
Premium Anti-Reflective Coating ^A	\$12 Co-pay- \$85 Co-pay	Up to \$5
Tier 1	\$12 Co-pay	Up to \$5
Tier 2	\$23 Co-pay	Up to \$5
Tier 3	\$85 Co-pay	Up to \$5
Photochromic (Plastic)	\$75	N/A
Polarized	20% off retail price	N/A
Other Add-Ons and Services	20% off retail price	N/A

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WISCONSIN LABORERS' DISTRICT COUNCIL

Feel the Power

Anthem Employee Assistance Program (EAP)

With 24/7 Access and Assistance

Visit and Log In to **www.Anthemeap.com**

Use Code: **wilaborers**

Or

Call Toll Free at **1-800-865-1044**

**EAP is Supportive, Effective, Voluntary,
and Confidential**

Learn How to Turn Problems into Solutions!



Your EAP is here for ALL of you! You, Your Spouse, and your Children

Some Topics Include:

- Balancing Personal and Work Life
- Anxiety and Depression
- Addiction
- Mental Illness Support Through myStrength
- Elder and Child Care
- Legal and Financial Resources
- Health Support for Men and Women
- Grief and Loss Support
- Relationship Issues
- Parenting Support
- Ways to Cope with Stress
- Visit www.anthem.com LiveCONNECT (to chat live with a qualified provider)

Your Express-Scripts Benefit

30 day supply – retail pharmacy (including Walgreens)	You pay:
• Generic Prescription	\$8
• Formulary Brand Name Prescription*	\$25
• Non-formulary Brand Name Prescription*	\$40
31-90 day supply – mail order or Walgreens	
• Generic Prescription	\$16
• Formulary Brand Name Prescription*	\$50
• Non-formulary Brand Name Prescription*	\$80
* If you request a brand name drug when a generic is available, you must pay the brand name copayment plus the difference in cost between the brand name drug and the generic drug.	

Register now so you can experience:

- **More savings.**
Compare prices of medicines at multiple pharmacies. Get free standard shipping¹ from the Express Scripts PharmacySM.
- **More convenience.**
Get up to 90-day supplies of your long-term medicine sent to your home. Order refills check order status, and track shipments. Print forms and ID cards, if needed.
- **More confidence.**
Talk with a pharmacist from the privacy of your home any time, from anywhere. Find the latest information on your medicine, including possible side effects and interactions.
- **More flexibility.**
Download the Express Scripts mobile app to manage your medicines, find nearby pharmacies and get directions, and use your virtual ID card while on the go.

Get Started Today!

Registering is safe and simple. Your information is secure and confidential. Please have your member ID number or SSN available.

- Go to [express-scripts.com](https://www.express-scripts.com) and select **Register**, or download the **Express Scripts mobile app** for free from your mobile device's app store and select **Register**.
- Complete the information requested, including personal information and member ID number or Social Security number (SSN). Create your username and password, along with security information in case you ever forget your password.
- Click **Register now** and you're registered.
- To set preferences,² select **Communication Preferences** from the menu under **Account**, then scroll to **Communication** and **Viewing Preferences**. Click **Edit preferences**. Preferences can only be selected via the member website.

The image displays three overlapping screenshots of the Express Scripts website registration process. The top screenshot shows the navigation bar with 'Log In' and 'Register' buttons. The middle screenshot is titled 'Registration is easy.' and contains a form with the following fields: First Name, Last Name, Birth Date (MM/DD/YYYY), Email Address, and a radio button selection for 'Member ID' (selected) or 'Social Security Number'. Below these fields is a 'Member ID' input field. The bottom screenshot is titled 'Chris, just one more step.' and contains a form with the following fields: Username, Password (with a 'Show' button and a strength indicator), and Confirm Password. A note above the password field states: 'We recommend using your email address as your username so it's easy to remember later.' A note below the password field states: 'Minimum of at least 6 characters'.

Biometric\Wellness Screenings & Events

- All Active & Early Retiree Participants and their Spouses may participate in a Biometric Screening in Wellness Year 3 (January 1, 2024 – December 31, 2024)
 - You may choose to have your deductible waived under the Health Plan for 2024 OR you may choose the gift card.
 - If you choose the Deductible waiver, and you are married, both the member and spouse must participate.
 - Non-Medicare Retirees are not eligible for the deductible waiver (gift card only)
 - Upon participation in an event, you need to choose between the gift card and deductible waiver options. If you MET the acceptable ranges and chose the gift card option, you would receive \$225. If you DID NOT meet the acceptable ranges, you would receive \$75. If you DID NOT meet the Fund's acceptable biometric ranges, you may participate in health coaching, and you would receive the additional incentive(s) based on the incentive option you selected.
 - **If you opted for the Gift Card** and participate and complete health coaching, you would be entitled to an additional \$150 incentive in the form of a check and a one-time \$100 Health Reimbursement Account (HRA) credit.
 - **If you opted for the Waiver of your Deductible** and participate and complete health coaching, you would be entitled to a one-time \$100 Health Reimbursement Account (HRA) credit.
- The \$100 credit will be posted to your HRA after the Health Fund receives confirmation that you have completed your coaching. (NOTE: the HRA credit does not apply to Early Retirees).

When can I attend an event?

- Only once in a calendar year are you entitled to the Benefit
- For available dates, login to the Funds website at <https://liunawisconsin.org/benefits> and click Schedule Biometric Screenings Online (located on far right)
- Event locations are listed at the top of the date with slots and times available below
- If you do not want to attend an event, you can go to your Primary Care Provider and have them complete the Biometric forms.
- Forms are located on the website under Wellness Forms and under Health\Wellness

Green Bay Labor Temple Association, 1570 Elizabeth St, Green Bay
02:30PM / 0 slots available
02:45PM / 2 slots available
03:00PM / 1 slots available
03:15PM / 3 slots available
03:30PM / 3 slots available
03:45PM / 1 slots available
04:00PM / 0 slots available

Wellness Forms

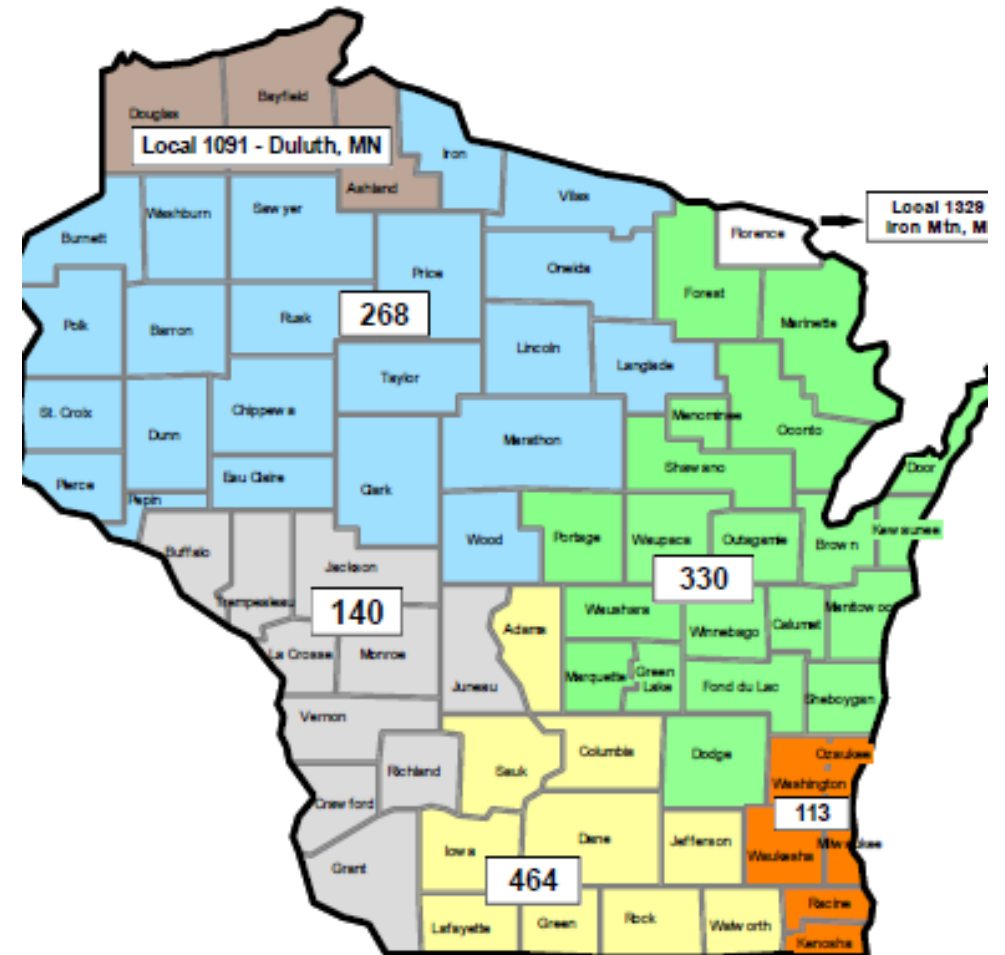
[Wellness Forms 2023](#)

[Big Screening Data 2023](#)

[Consent to Waive Deduction Form](#)

[2024 Wellness Packet](#)

Where are my hours?
Why did I lose eligibility?
What about my pension?



-
- Did you work in another state?
 - Did you work in Local 113 Jurisdiction (orange), Pension Only?
 - Did you fill out a reciprocity form?
 - Reciprocity forms are located on the <https://liunawisconsin.org/benefits> website and at <https://liunawisconsin.org/reciprocity>
 - Why don't my hours match what I worked?
 - Reciprocity is typically "money follows the member"
 - If you worked 100 hrs @ \$9.00/hr = \$900 the fund would convert to $\$900 \div \$8.60 = 104.65$ hours

Can I continue my insurance after retirement?

- Do you have at least 10 credits under the health fund?
 - For every 1,400 hours you get 1 credit. The Fund takes total hours and divides by 1400. Example: 32,000 hours in your career $32,000/1400=22.85$, rounded to 23 credits.
 - Current plan amounts (2022)
 - \$42.50 per credit, non-Medicare
 - \$13.50 per credit, Medicare
- There is a one time opt out provision. You can opt out of the Plan, but you must have proof of health insurance coverage to opt back in. (ie; go under spouse's plan)
- There is an early reduction amount of .125% for each month prior to age 62 (normal retirement age)
- At age 65, or when on Medicare, members move to a Supplement Plan with Labor First.

Retirement Health Monthly Cost Examples:

- *note, the self-payment rate can change yearly

EXAMPLE 1

Jake retires at age 62 with 30 service credits. Jake's monthly contribution allowance is \$1,275.00 (30 service credits x \$42.50) until he is eligible for Medicare at age 65. After becoming eligible for Medicare, Jake's monthly contribution allowance will be \$405.00 (30 service credits x \$13.50). Here is what Jake will pay:

	Pre-Medicare Eligibility	Post-Medicare Eligibility
Monthly Self-Payment Rate	\$1,826.10	\$372.68
Monthly Contribution Allowance	-1,275.00	-405.00
Jake's Monthly Self-Payment Amount	\$551.10	\$0

EXAMPLE 2

Luke retires at age 62 with 15 service credits. Luke's monthly contribution allowance is \$637.50 (15 service credits x \$42.50) until he is eligible for Medicare at age 65. After becoming eligible for Medicare, Luke's monthly contribution allowance will be \$202.50 (15 service credits x \$13.50). Here is what Luke will pay:

	Pre-Medicare Eligibility	Post-Medicare Eligibility
Monthly Self-Payment Rate	\$1,826.10	\$372.68
Monthly Contribution Allowance	-637.50	-202.50
Luke's Monthly Self-Payment Amount	\$1,188.60	\$170.18

Break





Wisconsin Laborers MCL Insurance Benefits

MCL
Midwest Coalition of Labor

KIG
KOCHER INSURANCE GROUP

VOYA

Base Life Insurance



Active Member Base Benefit

- \$10,000 Life Insurance
- \$5,000 Accidental Death & Dismemberment

Supplemental Insurance



During the Open Enrollment, active WI Laborers can purchase additional Life, AD&D, Critical Illness, and Accident coverage . The Open Enrollment period starts on October 1, 2024, and continues until mid December.

Supplemental Life and AD&D



Active and dues paying members can purchase additional Life and AD&D up to the limits listed below.

- Member - \$350,000
- Spouse - \$30,000
- Children to age 26 - \$15,000

Critical Illness



Active Members can also elect Critical Illness coverage. It pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date.

Accident Coverage



Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received.

**MCL
SHORT TERM
DISABILITY
INSURANCE**



SHORT-TERM DISABILITY INSURANCE

We are excited to announce that you are now eligible for up to an additional \$250 or \$500 per week of Tax-Free income in the event you become sick or injured on or off the job. This benefit is available to you for an affordable \$13.75 or \$27.50 per month.

Your most valuable asset is your ability to work. How long would your checking account last if you suffer an injury (on or off the job) or if you become ill? How long can you and your family continue to pay your bills if you no longer are receiving a paycheck? What financial obstacles will you have to face if you cannot work for 1 month, 3 months, or even 6 months?

Would an extra \$250 or \$500 per week of tax-free money help?*

How long can you pay any of the following without income?

- Mortgage/Rent**
- Utilities**
- Car payments**
- Health and Auto Insurance**
- Groceries**

Short Term Disability Insurance will help to cover your expenses if you are unable to work.

This benefit is in addition to whatever you are receiving from your health and welfare fund, your union, and/or workman's comp. **

SHORT-TERM DISABILITY INSURANCE PLANS

- \$250/WEEK BENEFIT PLAN FOR \$13.75 A MONTH
- \$500/WEEK BENEFIT PLAN FOR \$27.50 A MONTH

To enroll in either plan, please visit groupba.com and begin the process. The monthly premium will be collected directly from your bank account or credit card.

**FOR MORE
INFORMATION
VISIT GROUPBA.COM
OR CALL [\(866\) 979-1422](tel:(866)979-1422)**



*Disability exclusions apply

** Check with your local to see what short term disability benefit may be provided to you outside of this program.



UNION LEGAL SERVICES

What is Union Legal Services?

- Union Legal Services provides our union members in good standing with FREE legal guidance, FREE legal services and discounted legal services.*
- This unique legal program guarantees that a retired judge or an experienced attorney will always be available to assist you in finding answers to your legal questions during regular business hours (Monday through Friday, 8 AM – 5:30 PM CST) by calling (877) 694-2663

FREE LEGAL GUIDANCE

- Union members and their immediate family members receive free legal assistance in finding answers and available options for addressing problems in ANY / ALL areas of law. Some examples include:
 - What legal steps do I need to take after being involved in an automobile accident?
 - What is the legal procedure to sue someone in small claims court?
 - How do I file my income taxes if my employer fails to provide my W2 forms?
 - What are my rights as a tenant and/or landlord under a residential lease?

FREE LEGAL SERVICES

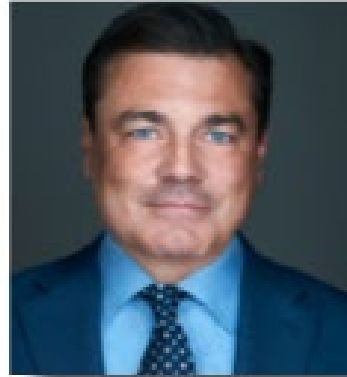
- Union members and their immediate family members receive free legal services in the following areas of the law:
 - Free residential property tax appeals*
 - Free credit consultation*
 - Free expungements*

DISCOUNTED LEGAL SERVICES

- Union members and their immediate family members receive discounted legal services in the following areas of law:
 - Criminal Law”
 - Estate Planning*
 - Family Law*
 - Residential Real Estate Closings**
 - Financial Matters*
 - Business Legal Matters*
 - Immigration*
 - Bankruptcy*

*Rates do not include court costs, filing fees, travel time, and may differ based on county and state. Fees are subject to change without notice. Additional fees may apply.

**Applicable only to Illinois residential transactions



NICHOLAS CORTESI



HON.
JAMES P. MCCARTHY,
RET.



HON.
GREGORY WOJKOWSKI,
RET.

All communications with Union Legal Services' lawyers are privileged, confidential and protected from discovery unless you request the information be disclosed.

Attorney, Nicholas Cortesi, (Ret.) Judge, James McCarthy, (Ret.) Judge, Gregory Wojkowski, are licensed to practice law in Illinois. Union Legal Services has a network of attorneys licensed in other states to assist union members with problems governed by the laws of those states.

**CALL UNION LEGAL
SERVICES**

FOR MORE INFO

(877) 694-2663

Monday through Friday, 8am - 5:30pm CST

Union Legal Services

Russell Keller

Credit Specialist

(312) 771-4203

161 N. Clark Street, Ste.1600, Chicago IL 60601

Union Legal Services Credit Counseling

- **Credit Counseling at no charge to the union member.**
- **Credit report for \$1 to review your specific situation.**
- **When out of scope of counseling we may decide to refer to affiliated experts.**
- **Life effects your credit and your credit effects your life.**

Union Legal Services Credit Counseling

We help you sort out and solve credit issues.

- 1. Collections**
- 2. Charge-offs**
- 3. Late payments**
- 4. Identity Theft**
- 5. Identity mis-match or mixed files.**
- 6. Low Credit Scores**
- 7. Building credit**
- 8. Starting New Credit**
- 9. Recovering you scores after cleaning up your credit**
- 10. Credit things to avoid**
- 11. Repossessions and Foreclosure**
- 12. Debt Settlement and so called “bill consolidation “ companies.**

Pension Credits & Vesting

How many hours are needed for a pension credit?

- To get 1 pension credit, you need 870 hours in the Plan Year
- You cannot earn more than 1 credit in a Plan Year
- A tenth of a credit is earned every 87 hours worked up to 870

What is the Plan Year?

- Plan Year is August 1 – July 31

How many credit are needed to be fully vested?

- 5 credits are needed to retire at 65
- 10 credits are needed to retire at 55

Can I withdraw money from my account?

- No, the WI Laborers Pension Fund is a Defined Benefit Fund and does not offer loans or withdrawals for hardship.

Pension Benefit Improvement

- 1.75% of total contributions used for accrual purposes and required to be made on your behalf for work in Covered Employment on or after August 1, 2022.
- Note that, for the contributions for Covered Service on and after August 1, 2022, \$0.25 of contributions made by your Employer on your behalf, which were formerly counted as "Supplemental Contributions" (contributions which were not in the determination of your benefit), will be included as contributions for work in Covered Employment and included in the determination of your benefit.

A participant in the Plan, worked a total of 1,000 hours for the 2021 Plan Year (August 1, 2021 to July 31, 2022). He is expected to work the same number of hours in the 2022 Plan Year (August 1, 2022 to July 31, 2023). For Plan Year 2021, his Employer contributed \$5,190 (\$5.19 per hour) to the Plan on member's behalf, plus Supplemental Contributions totaling \$3,710 (\$3.71 per hour). The same total contributions are expected to be made for Plan Year 2022.

- For the 2021 Plan Year, the member earned Pension Credit totaling **\$64.88** ($\$5,190 \times 1.25\%$).
- For the 2022 Plan year, contributions for work in Covered Employment made on behalf of Pat are expected to be \$5,440 ($\5.44 [$\$5.19 + \0.25] per hour times 1,000 hours). Pat is expected to earn Pension Credit totaling **\$95.20** ($\$5,440 \times 1.75\%$).

Pension Examples – Early at age 55 with level income option

- Early Pension – age 55
 - Life only \$4202.00
 - 50% Joint & Survivor \$3647.50 Spouse \$1823.75
 - 75% Joint & Survivor \$3416.00 Spouse \$2562.00
 - 100% Joint & Survivor \$3227.00 Spouse \$3227.00
 - Level income (Social Security @ 62 amt of \$1493.00)
 - $\$1493.00 \times 0.6688 = \998.51
 - $\$4202.00$ (pension) + $\$998.51 = \5200.51 (pension until age 62)
 - Once age 62 – decreases FULL amount of SS ($\$1493.00$)
 - $\$5200.51 - \$1493.00 = \$3707.50$ monthly (plus SS kicks in)

Pension Examples – Early at age 58 with level income option

- Early Pension – age 58
 - Life only \$4413.00
 - 50% Joint & Survivor \$3830.50 Spouse \$1915.25
 - 75% Joint & Survivor \$3588.00 Spouse \$2691.00
 - 100% Joint & Survivor \$3389.50 Spouse \$3389.50
 - Level income (Social Security @ 67 amt of \$2120.00)
 - $\$2120.00 \times 0.5667 = \1201.40
 - $\$4413.00$ (pension) + $\$1201.40 = \5614.40 (pension until age 67)
 - Once age 67 – decreases FULL amount of SS ($\$2120.00$)
 - $\$5614.40 - \$2120.00 = \$3494.40$ monthly (plus SS kicks in)

Pension Examples – Normal at age 62

- Normal Pension – age 62

- Life only \$4695.00

- 50% Joint & Survivor \$4075.00

Spouse \$2037.50

- 75% Joint & Survivor \$3817.00

Spouse \$2862.75

- 100% Joint & Survivor \$3605.50

Spouse \$3605.50

Reminders:

- Update your Address with your local Union Office
- Update your Phone number with your local Union Office
- If any of the following occur, contact the Fund Office to update your file and\or your Beneficiaries:
 - Marriage
 - Divorce
 - Birth of Children
 - Death