

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS

Local 38 – INSIDE BRANCH

1590 East 23rd. St.
Cleveland, Ohio 44114
(216) 621-3090

<u>BENEFIT</u>	<u>VESTING/ELIGIBILITY</u>	<u>CONTRIBUTIONS</u>	<u>BENEFIT AMOUNT</u>
N.E.B.F. PENSION	5 years	3% OF GROSS PAYROLL. CONTRACTOR CONTRIBUTION (IMMEDIATELY)	\$32.00 PER YEAR OF SERVICE. FULL CREDIT YEAR = 300 Hrs
Local 38 PENSION	5 YEARS @ 65 10 YEARS @ EARLY (55 - 64)	EMPLOYER CONTRIBUTION: JOURNEYMAN = \$10.05 PER HR. APPRENTICE = 65% OF JW CONTRIBUTION STARTING 2 ND YR, 3 RD PERIOD	JOURNEYMAN = \$134.00 PER CREDIT YEAR OF SERVICE: APPRENTICE = 65% OF JW FULL CREDIT = 1900 Hrs. MINIMUM CREDIT = 300 Hrs.
IBEW PENSION BENEFIT	5 YEARS @ Age 65 20 YEARS @ Age 62-64	\$19.00 PER MONTH PAID BY MEMBER WITH QUARTERLY DUES	PER YEAR OF GOOD STANDING \$4.50
Local 38 401-K PENSION	IRS RULES APPLY	TAX DEFERRED PAYROLL DEDUCTION.	CONTRIBUTIONS PLUS RETURNS ON INVESTMENTS
Local 38 SICK BENEFIT	6 MONTHS GOOD STANDING & 6 WEEKS LOST TIME, ILLNESS OR ACCIDENT	\$.30 PER APPROVED MEMBER: QUARTERLY DUES	\$575.00 EVERY OTHER QUARTER - (6 MONTHS)
H. & W. LOSS TIME BENEFIT	3 DAYS FOR ACCIDENT 7 DAYS FOR ILLNESS: NOT WORK RELATED	HEALTH & WELFARE CONTRIBUTION	\$350.00 PER WEEK
H. & W. DEATH BENEFIT	ELIGIBLE FOR HEALTH & WELFARE	EMPLOYER CONTRIBUTION: HEALTH & WELFARE	\$10,000 DEATH \$20,000 ACCIDENTAL
IBEW PENSION: DEATH BENEFIT	6 MONTHS GOOD STANDING	\$19.00 PER MONTH. (Same as IBEW Pension Benefit) PAID BY MEMBER WITH QUARTERLY DUES	\$6,250.00 DEATH \$12,500 ACCIDENTAL
Local 38 DEATH BENEFIT	6 MONTHS GOOD STANDING	\$1.00 PER APPROVED MEMBER: QUARTERLY DUES	\$2,600 +

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Local 38 PENSION DEATH BENEFIT	5 YEARS	EMPLOYER CONTRIBUTION: PENSION	CALCULATED ON BENEFIT EARNED AFTER VESTING: 60 MONTHS GUARANTEED OR DEFERRED SPOUSAL J. & S. SURVIVORSHIP
N.E.B.F. PENSION SPOUSAL BENEFIT	5 YEARS	3% OF GROSS PAYROLL CONTRACTOR CONTRIBUTION (IMMEDIATELY)	CALCULATED ON BENEFIT EARNED AFTER VESTING: DEFERRED SPOUSAL J.&S. SURVIVORSHIP ONLY
LOCAL 38 HRA ACCOUNT	\$.50 PER HOUR WORKED	PAYROLL DEDUCTION	ALL EMPLOYEES WORKING UNDER THE INSIDE WORKING AGREEMENT

QUARTERLY DUES / BENEFIT PAYMENTS & WORKING DUES

<u>PAID TO:</u>	<u>AMOUNT:</u>	<u>HOW PAID:</u>	<u>WHO PAYS:</u>
INTERNATIONAL PENSION BENEFIT	\$19.00 PER MONTH	QUARTERLY DUES *	ALL MEMBERS OF LOCAL 38
INTERNATIONAL DUES	\$20.00 PER MONTH	QUARTERLY DUES *	ALL MEMBERS OF LOCAL 38
LOCAL 38 DUES	\$.50 PER MONTH	QUARTERLY DUES *	ALL MEMBERS OF LOCAL 38
LOCAL 38 SICK ASSESSMENT BENEFIT	\$.30 PER APPROVED SICK MEMBER	QUARTERLY DUES *	ALL MEMBERS OF LOCAL 38
LOCAL 38 DEATH BENEFIT	\$1.00 PER DEATH OF A MEMBER	QUARTERLY DUES *	ALL MEMBERS OF LOCAL 38
LOCAL 38 WORKING DUES	2% OF GROSS PAY	PAYROLL DEDUCTION	ALL EMPLOYEES WORKING UNDER THE INSIDE WORKING AGREEMENT
LOCAL 38 E.I.A. FUND	3% OF GROSS PAY	PAYROLL DEDUCTION	ALL JOURNEYMEN WORKING UNDER THE INSIDE WORKING AGREEMENT
* WILL BE DEDUCTED FROM VACATION ACCOUNT IF MONEY IS AVAILABLE DUES RECEIPT WILL BE MAILED (CARRY QUARTERLY DUES RECEIPT WITH YOU ON JOB)			