



**Local Union No. 164 of the
International Brotherhood of Electrical Workers
of Hudson, Bergen and Essex Counties, New Jersey**

PARTICIPATION AND EMPLOYER CONTRIBUTIONS

Becoming a participant in the Plan

You are eligible to participate in the Plan if you are working in a job covered by a collective bargaining agreement between your Employer and the Union that requires your Employer to make contributions to the Plan on your behalf (i.e., you are working in "covered employment"). If you are not covered by a collective bargaining agreement, you may also be eligible to participate in the Plan if you are an employee of the Union or the Joint Board of Trustees of Local 164, I.B.E.W. Pension, Welfare, Annuity and Apprentice Training Funds, for whom contributions to the Plan are required to be made.

Employer Contributions

For each Plan Year (the period January 1st – December 31st) while the collective bargaining agreement (or other agreement requiring contributions to the Plan) is in effect, your Employer will contribute to the Plan on your behalf. The contribution rate is specified in the collective bargaining agreement (or such other agreement) applicable to you and may change from time to time.

You are not required or permitted to make contributions to the Plan.