



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

**THE BASIC IDEA**

The Pension Plan was agreed upon in a Collective Bargaining Agreement between Local Union No. 164 and various contributing employers. The Plan was adopted effective April 12, 1954. The Plan has been amended many times to meet both the requirements of federal law and improve benefits.

There are eight trustees of the Pension Fund: four selected by the Hudson, Bergen, and Essex Division of the National Electrical Contractors Association and four by Local Union No. 164, I.B.E.W. These trustees are responsible for the administration of the Pension Plan in accordance with the regularly adopted rules and regulations, and their decisions are final. The Plan's fiscal year ends December 31st.

**ELIGIBILITY**

If you are working under a Collective Bargaining Agreement of the Union and your employer is obligated to make contributions to the Pension Fund on your behalf, you are covered by the Pension Plan, provided you have worked 1,000 hours in a calendar year. Any regular, full-time employee of the Union or the Joint Boards of the Union is also eligible for coverage.

**CONTRIBUTIONS**

Although the Union negotiates with the employers and agrees to the rate of contribution to the Pension Fund, the Employer makes the contributions on your behalf in accordance with the Collective Bargaining Agreement. The contributions are held and invested within the control of the Trustees and, together with the investment earnings, constitute the Pension Fund which provides the benefits payable to those who retire or to the beneficiaries or spouses of those who die while death benefits are payable.