



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

BREAKS IN SERVICE

If you had a period of five consecutive one-year breaks, you will have a break in service and all of your pension credit prior to the break in service will be forfeited even if you return to work in the Industry within the territorial jurisdiction of the Union, unless:

- (a) you have at least 5 years of vesting service or 5 Pension Credits before your break in service occurs, or
- (b) your period of Pension Credits prior to your break in service is greater than the period of your break.

A one-year break is a calendar year in which you do not earn at least 1/8 of a pension credit.

However, if you are unable to work because of maternity or paternity leave, disability or service in the armed forces of the United States, this period of not working will not be counted in determining a break in service. A grace period of up to one year is allowed if your absence is due to lack of available employment under Local Union No. 164 I.B.E.W. contracts, provided you register at the Union office once every 30 days.

Breaks in service which occurred prior to January 1, 1985 are based on the Plan provisions at the time of the break.