



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

TOTAL DISABILITY RETIREMENT

ELIGIBILITY

If you become totally and permanently disabled after accumulating at least 5 Pension Credits and during the 24 months of employment immediately preceding your date of disability you have earned at least 1/2 of a Pension Credit, you may apply for a total disability pension.

MONTHLY PENSION

Initial amount is the same as in the Normal Retirement Section. Your initial monthly pension will be increased (if you have less than 30 Pension Credits) each December 31 you remain disabled until you reach age 61 in accordance with the following table:

<u>Pension Credits at Disability</u>	<u>Maximum Pension Credits</u>
10-20	20
20-30	30

If you are eligible to receive an increase, the revised amount of your monthly pension will be your prior pension increased by the cost of living adjustment for the year, if any, plus the additional Pension Credit at the rate in effect when you last earned a Pension Credit.

You must be disabled for a minimum of six months before pension payments can begin. As explained in the Normal Retirement Section, the above benefit will only be paid if you and your wife (husband) elect to receive the full annuity form of benefit. The full annuity form of pension is payable for your lifetime or, if you have at least 20 Pension Credits, it is payable for your lifetime with 60 monthly payments guaranteed. Otherwise, a reduced pension will be paid to you for life and upon your death three-fourths of your pension will be continued for life to your spouse.

DEFINITION OF TOTAL AND PERMANENT DISABILITY

You will be considered to be totally and permanently disabled if disability has continued for six consecutive months and is expected to continue for at least an additional six months, you are receiving Federal Social Security disability pension payments, and the permanence of the disability prevents you from pursuing all gainful work.

PARTIAL DISABILITY RETIREMENT

ELIGIBILITY

If you became disabled after attaining age 45 and accumulating at least 20 Pension Credits and during the 24 months of employment immediately preceding your date of disability you have earned at least 1/2 of a Pension Credit, you may apply for a partial disability pension.

MONTHLY PENSION

One half of the benefit in the Normal Retirement Section. However, if you are subsequently awarded a Federal Social Security disability pension, you will receive the total disability benefit retroactive to the date of the Federal Social Security award.

Your pension payments can begin on the earlier of:

- 1 - Twelve months after applying for a Federal Social Security disability pension and,
- 2 - The date of denial of the Social Security benefits.

However, you must be disabled for a minimum of twelve months before pension payments can begin.

DEFINITION OF PARTIAL DISABILITY

You will be considered partially disabled if disability has continued for at least six months and is expected to continue for at least an additional six months, you have applied for Federal Social Security disability pension payments, and you are unable to perform the usual duties of your Covered Employment. Proof of initial and continued partial disability shall be based upon the medical opinion of your physician, with the approval of the Plan's physician.