



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

SPECIAL PROVISIONS FOR TELEPHONE & COMMUNICATIONS WORKERS

If you are a member of the Telephone & Communications Workers Local Union No. 164 IBEW, your contributions are lower and therefore your benefits are lower than other 164 members. If you have any questions about the details, please contact the Fund Director. However, the major differences are described below:

1. Pension Credits - You will earn Pension Credits after 1995 on the same basis as all Local 164 members. However, you may apply any "excess hours" earned after 1973 to purchase Pension Credits prior to 1996.
2. Normal Retirement - You are eligible for normal retirement at age 62 with at least 5 Pension Credits. Your monthly benefit will be \$30 multiplied by your Pension Credits.
3. Early Retirement - You are not eligible for retirement prior to age 62 with at least 5 Pension Credits.
4. Supplemental Benefits - You are not eligible for Supplemental Benefits.