



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

RETURN TO WORK

You may return to work in the Industry under the Collective Bargaining Agreement of the Union after your pension payments begin, but you are required within fifteen days after your return to work to notify the office of the Pension Fund in writing. If you return to work in the Industry within the jurisdiction of Local Union No. 164, your pension payments will stop when you enter such employment unless you have not attained age 62 and you return to temporary (1040 hours or less during a Plan Year with full employment) covered employment in the jurisdiction of Local Union No. 164 following a determination by Local Union No. 164 that there is full employment. Your pension payments will be increased on January 1 by adding the Pension Credit, if any, you earned during the prior year multiplied by the benefit level in effect for the prior year (\$90 for 2001). However, if you have attained age 62, you will receive your pension payment in a month in which you work fewer than 40 hours. There is no limitation on the work that you do which is not in the Industry under the Collective Bargaining Agreement of the Union or not for the Union or its benefit funds.

Payment of Supplemental Benefits is suspended whenever you return to work in the Industry regardless of where that work is located. The suspension of your Supplemental Benefits will be permanent unless you return to temporary (1000 hours or less during a Plan Year with full employment) covered employment in the jurisdiction of Local Union No. 164 following a determination by Local Union No. 164 that there is full employment.

You will lose the following number of months of Supplemental Benefits due to a return to work when there is full employment:

<u>Months of Lost Hours Worked</u>	<u>Supplemental Benefits</u>
1-200	1
201-400	2
401-600	3
601-800	4
801-1000	5
1000 or more	All Supplemental Benefits

New retirees can only return to work in a new Plan Year. For example, a member who retires in July 2001 cannot return to work until January 2002. A member who retires in October 2001 cannot return to work until January 2002.