



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

**JOINT WELFARE FUND  
LOCAL UNION NO. 164, I.B.E.W.**

205 Robin Road, Suite 330  
Paramus, New Jersey 07652

**To All Eligible Electricians:**

**January 2004**

We are pleased to present you with this new edition of the Welfare Fund booklet providing an up-to-date description of your plan of benefits, including all plan changes through Dec. 2002.

Your health benefit program continues to reflect the objective of the Trustees, which is to provide the best possible plan of benefits responsive to the needs of you and your family. To accomplish this, the Trustees maintain close supervision of the program in a constant effort to expand and add new coverage on the basis of employer contributions for hours worked, investment income generated on these contributions, and most importantly, need. However, the plan of benefits outlined in this booklet for both active and retired participants is not guaranteed and is subject to change at any time, based on prudent decisions made by the Trustees and supported by the Welfare Fund's professional advisors, which include legal counsel, consultants, actuaries and accountants.

The value of your benefit plan can be measured not only in terms of money, but also in the security and peace of mind that it brings. We urge you to read this booklet carefully so you may become thoroughly familiar with all the benefits available to you.

It is your responsibility to read the booklet and be aware of its contents. As always, the Fund Office is ready to answer any questions you may have and to assist you in any way possible.

Sincerely,

BOARD OF TRUSTEES