



HARRISON HEALTH & WELFARE

IN RETIREMENT

Disclaimer: All information provided in this presentation is for informational purposes only. Please consult the Plan Booklet for complete Plan rules.

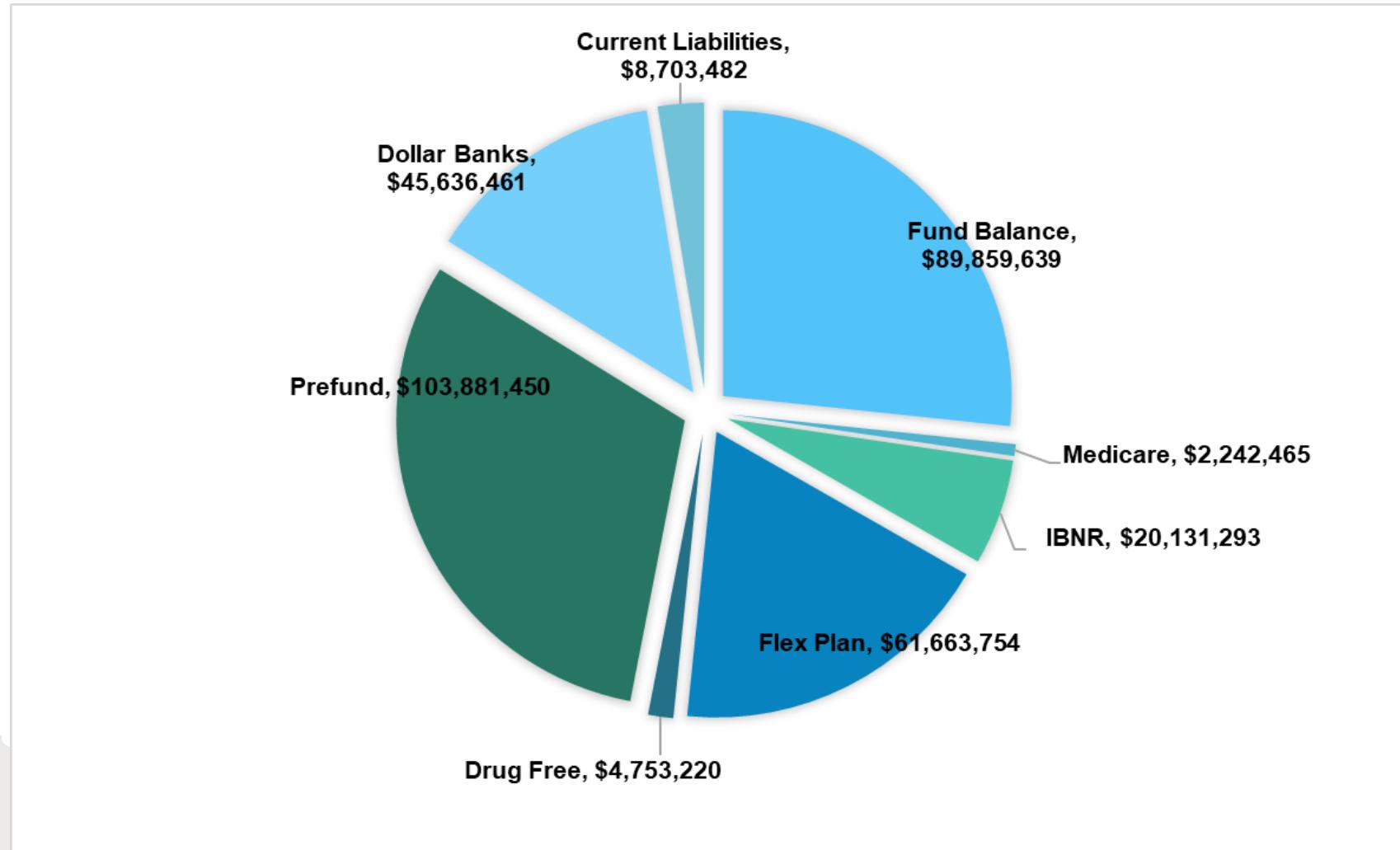


HOW BIG IS THE TRUST?

- Nearly 20,000 people covered
- \$117 million spent annually on health benefits
- \$7.1 million in Flex benefits claimed per year
- Average 12,700 medical and dental claims paid each month
- Over 95% of dollars spent directly on health care and insurance premiums
- Total assets of the Trust \$336 million as of 12/31/20
- Over \$1.1 billion spent on benefits since inception of the Trust

MAKE UP OF THE TRUST ASSETS

\$336 MILLION





PLANS AVAILABLE IN RETIREMENT

Plans A, B, C

- Age 59 ½ to 65
- Med, Rx, Dental, Vision: same as the actives.

Early Retiree

- Age 60 to 65
- Med, Rx, Dental, Vision: same as the actives.

Medicare

- Age 65 and over
- Enroll in Medicare parts A & B. Rx varies by plan. 2 dental options.

COST OF RETIREE PLANS

Plans A, B, C

- Age 59 ½ to 65.
- Cost is PER Person per month.
- Trust-\$1,382 Kaiser-\$1,191 Providence-\$1,448.

Early Retiree

- Age 60 to 65.
- SEE table on the next slide.

Medicare

- Age 65 and over.
- \$67 up to \$504 per person, per month.

PLAN COSTS & PREMIUMS - EARLY RETIRE (PREFUND)

Cost is Per Person

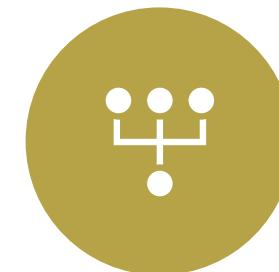
Prefund Plan Option	Cost of Benefits	25+ years Premium Share 0%	20 years – 24 years 11 months Premium Share 7%	15 years – 19 years 11 months Premium Share 12%	10 years – 14 years 11 months Premium Share 17%
Trust Medical/Rx: Trust; Vision: VSP, Dental: Trust, Kaiser or Willamette	\$1382	\$0	\$97	\$166	\$235
Kaiser Medical/Vision/Rx: Kaiser Dental: Trust, Kaiser or Willamette	\$1191	\$0	\$83	\$143	\$202
Providence Medical/Rx: Providence, Vision: VSP, Dental: Trust, Kaiser or Willamette	\$1448	\$0	\$101	\$174	\$246



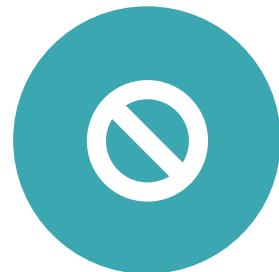
QUALIFYING



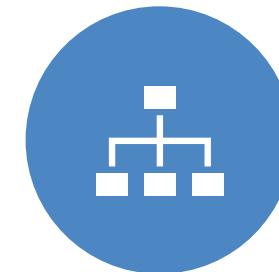
You must meet
eligibility rules to
qualify.



Each plans'
qualifying rules are
different.



Do not work in
Restricted Covered
Employment



KNOW THE
RULES. HAVE A
PLAN.

QUALIFYING FOR PLAN A, B, OR C

Plan A

- Plan A – 5 years in industry, 60 months of Harrison (any plan) coverage in the 180 months prior to retirement.

Plan B

- Plan B – disabled, and 60 months of Harrison (any plan) coverage in the 120 months prior to retirement.

Plan C

- Plan C – 24 employer paid months of Harrison (any plan) coverage in the 60 months prior to retirement.

All Plans

- You must be retired.



EARLY RETIREE PLAN TO QUALIFY (TEST I)

- Age 60 to age 65
- Retired (w/ pension)
- 120 months of coverage in last 180 months
- 15 years of employment in the electrical industry
- 70% of hours reported to Harrison Trust must be worked under agreements that require contributions
- Recency Requirement. 30 months of Harrison Trust health and welfare coverage within the 60 months immediately preceding your application.



EARLY RETIREE PLAN TO QUALIFY (TEST II)

- Age 60 to age 65
- Retired (w/ pension)
- 180 months of coverage in last 300 months with 60 months of coverage in last 120 months
- 25 years of employment in the industry
- 70% of hours reported to Harrison Trust must be worked under agreements that require contributions

EARLY RETIREE PLAN TO QUALIFY (TEST III)

- Age 60 to age 65
- Retired (w/ pension)
- 120 months of coverage in last 180 months
- 40 years of employment in the industry
- 70% of hours reported to Harrison Trust must be worked under agreements that require contributions
- Recency Requirement. Within 40 years immediately preceding Your enrollment, You must have 180 months of Harrison Trust health and welfare coverage.

W H A T A G R E E M E N T S Q U A L I F Y ?

Local 48 Inside Wiremen

Local 48 Residential Wiremen

Local 48 Sound & Communications

Local 280 Commercial Wiremen

Local 659 Inside Wiremen

Local 932 Commercial Wiremen

Local 970 Inside Wireman

Local 970 Sound & Communications

If you worked for IBEW Local 48, 280, 659 or 932

ADDITIONAL AGREEMENTS

If you worked for an Organization Affiliated with the Electrical Industry in the geographic area of IBEW Local 48, 280, 659 or 932

If you worked under a Category II Agreement for an employer whose principle collective bargaining agreement was with IBEW Local 48, 280, 659 or 932

YOUR SPOUSE & DEPENDENTS

General rule of Thumb - If you have coverage, your spouse and dependents can have coverage.

Type of coverage/benefits and cost varies.

WHAT HAPPENS IF I DIE?

- If You die while enrolled in the Early Retiree Plan and Your spouse is between the ages of 60 and 65, coverage will continue until the last day of the month in which Your spouse becomes Medicare eligible. Then they go on a Medicare Plan.
- If Your spouse is under the age of 60, Your spouse may enroll on Plans A, B, or C, until Your spouse reaches age 60.
- If the employee dies on or after age 55, before age 65 and before enrolling in the Early Retiree Plan, his/her Dependents may be allowed to enroll in the Early Retiree Plan during the period of time the employee and Dependents would have been eligible to enroll in the Early Retiree Plan but for the employee's death.

WHAT HAPPENS IF I DIE?

- In the event coverage under the Medicare Eligible Retiree Plan ends for a Retiree because of death, Retiree's Medicare-eligible Dependents can continue on the Medicare Eligible Retiree Plan.

EXAMPLES

You are on the Early Retiree Plan. You turn age 65. Your spouse is 62. You go on a Medicare plan. Your spouse stays on the Prefund plan until he/she turns 65 and then also goes on a Medicare Plan.

You are on the Early Retiree Plan. You turn age 65. Your spouse is 58. You go on a Medicare plan. Your spouse goes on Plan A until they are age 60, then they go back onto the Early Retiree Plan. Once your spouse turns age 65, they also go on a Medicare Plan.



EXAMPLES

You are on the Early Retiree Plan. Your spouse turns age 65. You are 62. Your spouse goes onto a Medicare plan. You stay on the Early Retiree plan until you turn age 65 and also go onto Medicare.

You are 58. Your spouse is a nurse. You go on your spouse's plan until age 60. At 60 you want to go on the Early Retiree Plan. If you still meet Test I, II or III requirements, you are likely eligible.



EXAMPLE

You are 55. Your spouse is a nurse. You go on your spouses plan until age 60. At 60 you want to go on the Early Retiree Plan will result in not likely being eligible.



APPLYING FOR BENEFITS

Step 1 – At least 90 days prior to going on a Retiree Plan call or write Trust office for an application form.

Step 2 – At least 60 days prior to going on Retiree Plan turn in completed application form to Trust office.★

★If you are eligible for Medicare, sign up for parts A & B

WHAT CAN I COUNT ON?

Trustees want to take care of the retirees.

Harrison retirement benefits are “Cadillac” benefits.

THINGS CHANGE.

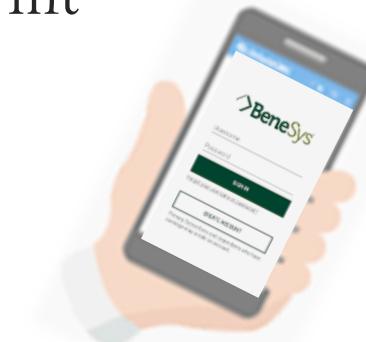
DOWNLOAD OUR MOBILE APP!

Download the free “**BeneSys Now**” mobile app from your Apple or Google Play Store!



Features include:

- Biometric login using facial recognition or fingerprint
- User-friendly menu for easy navigation
- Secure messaging
- View claims, eligibility and contributions
- Download frequently requested forms and documents





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- 5  Prescriptions sent to pharmacy of choice if medically necessary
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HARRISON FLEXIBLE BENEFITS

In Retirement

800-547-4457

www.harrisonbenefits.org



FLEX BENEFITS IN RETIREMENT

Wage Replacement: STOP PUTTING MONEY HERE when you start thinking about retirement.

Premium Reserve: Use to pay your premiums prior to 60 if you have a Prefund cost share & after 65

Medical Reimbursement: Use just like you use it now

Dependent Care: Day Care for children under 12. CAN'T use in retirement (you aren't working)

QUESTIONS?

Please use the “chat box” at the bottom of the screen to ask any additional questions that you may have.

