



SOLANO AND NAPA COUNTIES  
**ELECTRICAL WORKERS BENEFIT FUNDS**



DATE: January 2011  
TO: Plan Participants  
FROM: Board of Trustees  
SUBJECT: Pensioner Return to Work and Suspension of Benefits Rules

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Under the rules of the Solano-Napa Counties Electrical Workers Pension Plan ("Solano-Napa Plan"), you must be *"retired"* in order to receive monthly pension benefit payments. This means that you must first retire in order for your pension to commence. Once payments begin, you must remain retired or your benefits will be suspended. The rules pertaining to retirement and the suspension of benefits are described on pages 29-31 of your Pension Plan booklet.

**SOLANO-NAPA PLAN EXCEPTION TO ITS RETURN TO WORK AND  
SUSPENSION OF BENEFITS RULES EXPIRING DECEMBER 31, 2010**

Since January 1, 2008, the Solano-Napa Plan has granted an exception to its return to work and suspension of benefits rules. This "exception" has been renewed annually and currently extends to the end of the 2010 calendar year for Participants who have satisfied all of the following requirements:

- You must have retired on a Regular or Early Retirement Pension prior to January 1, 2010; and
- You must have been retired and entitled to pension benefits for at least 90-consecutive days before returning to work; and
- You must be working for an employer that contributes to the Solano-Napa Counties Electrical Workers Pension Trust.

*This Is to Inform you that the Solano-Napa Plan exception to its return to work and suspension of benefits rules will expire on December 31, 2010. Beginning January 1, 2011, your benefits will be subject to the Solano-Napa Plan's regular return to work and suspension of benefits rules.*

**Therefore, if you intend to continue working or return to work on or after January 1, 2011, your retirement benefits will be subject to the Plan's suspension of benefits rules and you should:**

- Review the Solano-Napa Plan to determine the return to work circumstances that will result in the suspension of benefits.
- Review your employment situation to determine if your pension benefits will be suspended if you continue to work or begin work. Since it may not always be clear whether the work you are performing or intend to perform is subject to the Plan's suspension rules, you may wish to contact the Plan Office to avoid any confusion or misunderstandings. The Plan Office may require a written statement from you and your employer as to the type of work that you are performing or intend to perform.

**FOR PERSONS ALSO RECEIVING BENEFITS FROM  
THE NATIONAL ELECTRICAL BENEFIT FUND ("NEBF")**

Since January 1, 2008 and continuing through the 2010 calendar year, the NEBF has also granted an exception to its return to work and suspension of benefits rules.

*This Is to Inform you that the NEBF exception to its return to work and suspension of benefits rules will expire on December 31, 2010. If you are entitled to NEBF benefits, beginning January 1, 2011, your NEBF benefits will be subject to its regular return to work and suspension rules.*

Please note that the Solano-Napa Plan and NEBF have no connection with each other. This portion of the notice is being provided as a courtesy to those Solano-Napa Plan Participants who are also entitled to receive benefits under the NEBF. Therefore, please note that the Solano-Napa Plan Office cannot provide information or advice concerning your NEBF benefits. For information concerning those benefits, you should contact:

National Electrical Benefit Fund  
2400 Research Boulevard, Suite 500  
Rockville, MD 20850-3266  
(301) 556-4300  
(301) 556-0100 FAX  
[www.nebf.com](http://www.nebf.com)

**QUESTIONS?**

If you should have any questions concerning the Solano-Napa Counties Electrical Workers Pension Trust return of work rules and the suspension of benefits or your benefits in general, you should contact the Plan Office at the address and telephone number shown at the bottom of this letter.

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