



SOLANO AND NAPA COUNTIES
ELECTRICAL WORKERS BENEFIT FUNDS



September 2009

To: Plan Pensioners

Re: PENSIONER RETURN TO WORK AND SUSPENSION OF BENEFIT RULES

This is to inform you of changes to the Pension Plan and its administration.

Under the rules of the Solano-Napa Counties Electrical Workers Pension Plan ("Plan"), you must be *"retired"* in order to receive monthly pension benefit payments. This means that you must first make application for your pension to commence and once payments begin, you must refrain from working in the Electrical Industry as defined in your Plan booklet or your benefits will be suspended. Depending on the type of retirement you take, you may be able to work up to 40 hours per month in the Electrical Industry but no more. This rule applies to work in the Electrical Industry whether it is union or non-union, whether it is as an inside wireman, material handler, technician, estimator, supervisor or any work of the type that may be performed in the Electrical Industry as defined in your Plan booklet. For more details, please refer to pages 27 and 28 of your Plan booklet.

Suspension Rule Changes -- January 1, 2009 through December 31, 2009

The Board of Trustees has approved a temporary return to work amendment that permits eligible Pensioners to work in covered and contributory service during the period January 1, 2009 through December 31, 2009 for more than 40 hours per month without having their benefits suspended.

In order to be eligible for this exception to the suspension rules, you must meet all of the following requirements:

- You must have been retired and entitled to pension benefits for at least 90-consecutive days before returning to work; and
- You must not work in the Electrical Industry more than 1,200 Hours of Service during the period of January 1, 2009 through December 31, 2009; and
- You must be working for an employer that contributes to the Solano-Napa Counties Electrical Workers Pension Plan. Work for a non-contributory employer can result in the suspension of your benefits.

After December 31, 2009, the Plan's regular suspension of benefit rules applies.

National Electrical Benefit Fund ("NEBF") Benefits

In addition to benefits being paid under the Solano-Napa Counties Electrical Workers Pension Plan, you may also be receiving benefit from the NEBF. The NEBF is not connected with the Solano-Napa Counties Electrical Workers Pension Plan and has its own rules – including a temporary return to work amendment. If you are receiving NEBF benefits, you should review that Plan's suspension of benefits rules before returning to work in order to ensure that you do not lose any of its benefits.

The fact that your Solano-Napa Counties Electrical Workers Pension Plan benefits may not be subject to suspension does not necessarily mean that you will not lose NEBF benefits by returning to work. For information about your NEBF benefits, you will need contact its administrator at the address and telephone number shown below.

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

The Plan Administrator for the Solano-Napa Counties Electrical Workers Pension Plan cannot provide advice concerning your NEBF benefits.

If you should have any questions concerning the Solano-Napa Counties Electrical Workers Pension Plan return to work rules and the suspension of benefits, you should contact the Plan Administrator at the address and telephone number shown at the bottom of the first page of this letter prior to beginning work.

Sincerely,

BOARD OF TRUSTEES