

Administered by



U.A. Local No. 393 Benefit Funds

HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION

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Retirement Benefits Educational Seminar

September 27, 2025

6299 San Ignacio Ave
San Jose, CA 95119

Zoom Webinar

LOCAL 393

EDUCATIONAL RETIREMENT SEMINAR

Date: September 27, 2025

Time: 9:00 am

Presenters

Frank Austin, Trustee | Abigail Strehle, Administrator

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This seminar is intended to give you basic information. Eligibility and enrollment for participants and their eligible dependents are governed by the applicable Plan rules defined in the Formal Plan Texts and Summary Plan Descriptions. In the event of a conflict between these materials and the terms of the Plans, the terms of the Plans will govern. These materials are for educational purposes only and are not a guarantee of benefits or proof of coverage.

LOCAL 393 RETIREMENT SEMINAR

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U.A. Local No. 393 Benefit Funds

HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION

How to Contact the Administrative Office

Here are some quick tips to get to the right person:

- Call (408) 588-3751 between **8:00 am and 4:00 pm PST Monday through Friday** and press 1 for members, then press the number below associated with the department you need.
- If you call outside these hours, you may leave a voicemail.
- Spanish and other language translations services are available – just ask!
- Don't have time during the day to call? Email your question to staff@ualocal393benefits.org at any time.

<p>Member Services Department (press 3)</p> <p>For this department, you can opt for a call back instead of waiting in the phone queue.</p> <ul style="list-style-type: none"> • Medical, Dental, Vision and Prescription Claims and Services • ERA and BennyCard Services • Dependent Care FSA claim questions • Questions regarding preauthorization for PPO medical procedures • Reimbursement for claims paid out of pocket • Coordination with other insurance coverage • Injury detail forms for potential third-party liability claims 	<p>Eligibility Department (press 2)</p> <ul style="list-style-type: none"> • Healthcare Eligibility Status (Am I covered?) • Adding or Removing Dependents • New Enrollments and Reinstatements • Ordering ID cards • Change of Address • Hours Bank, COBRA and Self-Payments • Supplemental Unemployment Benefits • Paid Family Leave • Short-Term & Long-Term Disability Benefits
<p>Pension Department (press 1)</p> <ul style="list-style-type: none"> • DB Vesting Credit and Benefit Credit • DB Pension Estimates • Applying for your DB or DC Pension • Applying for a DC Hardship Distribution or Loan 	<p>Contributions Department (press 4)</p> <ul style="list-style-type: none"> • Hours Reported by your Employer • UA Reciprocity (Traveling to other Locals)
<p>Employee Savings (Vacation) Account (press 5)</p>	<p>Death Benefits (press 6)</p>

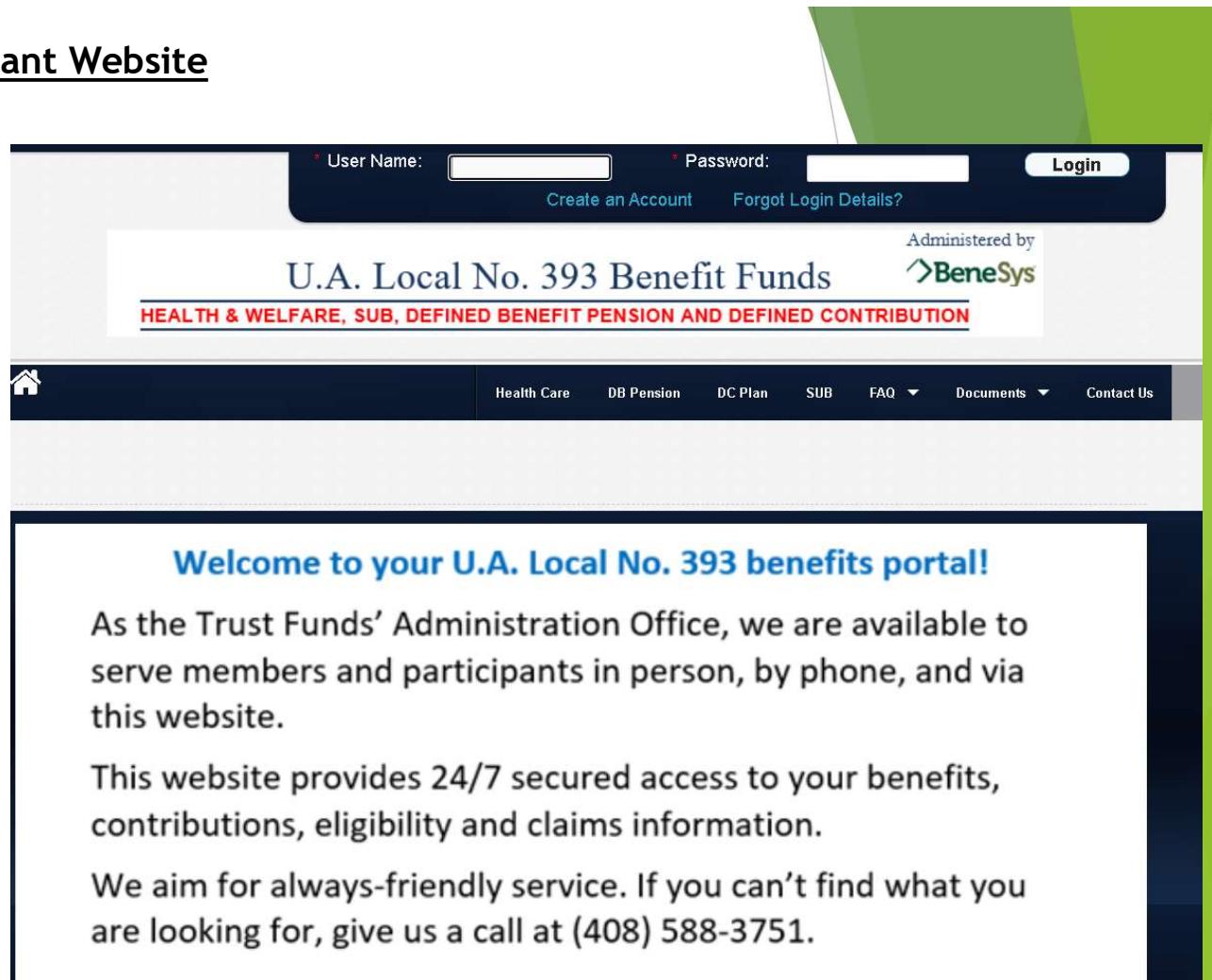
Want to know more?

Visit www.ualocal393benefits.org and register using the “Create an Account” link at the top of the page to set up your username and password. Once you login, the website will refresh with an additional “**My Benefits**” tab on the top navigation bar. Click on this tab and it will list your personal fringe benefit information: your personal benefit elections, work history detail, claims status and more. You may also review answers to frequently asked questions, communicate with the Administrative Office via e-mail, find helpful benefit links and read about recent changes or other announcements.

Please keep in mind if you are visiting the Administrative Office in person, we are closed from 12-1 pm daily for lunch.

Participant Website

- ▶ The Participant Website (www.UALocal393benefits.org) gives you access to your personal benefit information, work history, forms, the Pension Estimator, and all Plan documents.
- ▶ If you already have a secure login you can login in as normal with your user name and password. New users will need to “Create an Account” to access these features.
- ▶ If more than one person in your family requires website access, please use separate email addresses for each individual that requires access.



The screenshot shows the login page of the U.A. Local No. 393 Benefit Funds website. At the top, there is a header with fields for "User Name" and "Password", and buttons for "Login", "Create an Account", and "Forgot Login Details?". To the right, it says "Administered by" and shows the BeneSys logo. The main title "U.A. Local No. 393 Benefit Funds" is centered, with the subtitle "HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION" below it. A navigation bar at the bottom includes links for "Home", "Health Care", "DB Pension", "DC Plan", "SUB", "FAQ", "Documents", and "Contact Us". A large callout box in the center of the page says "Welcome to your U.A. Local No. 393 benefits portal!". It contains text about the website's purpose, 24/7 access to benefits, contributions, and claims information, and a phone number for further assistance.

Welcome to your U.A. Local No. 393 benefits portal!

As the Trust Funds' Administration Office, we are available to serve members and participants in person, by phone, and via this website.

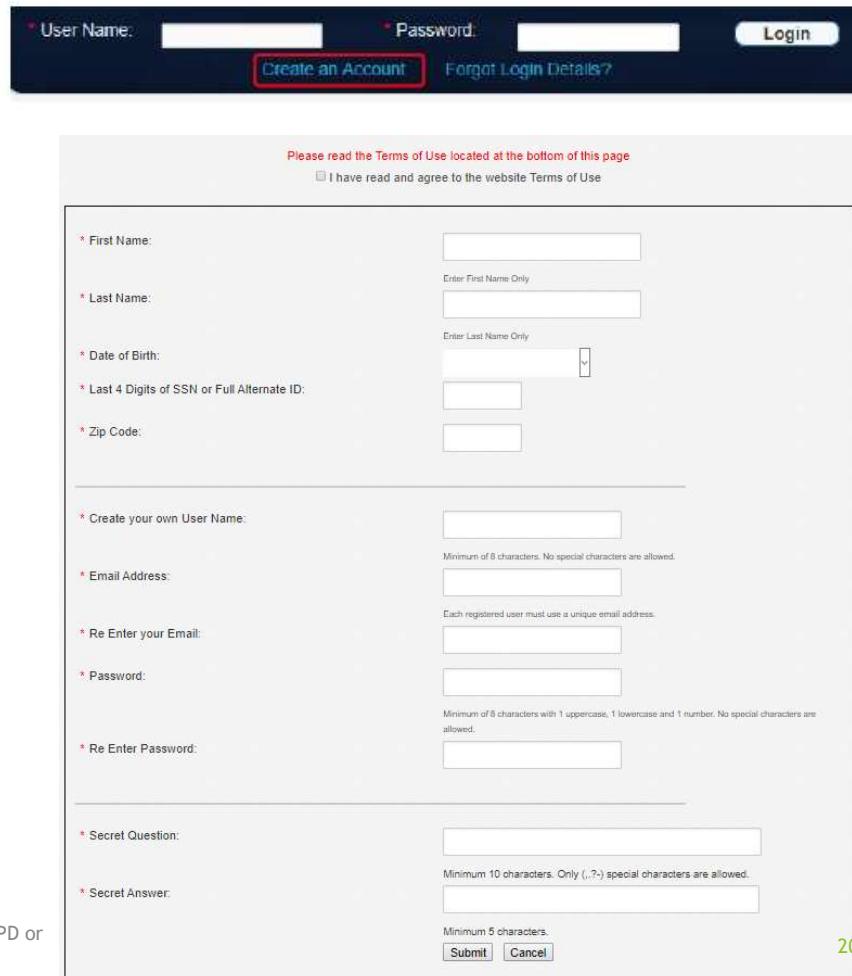
This website provides 24/7 secured access to your benefits, contributions, eligibility and claims information.

We aim for always-friendly service. If you can't find what you are looking for, give us a call at (408) 588-3751.

Participant Website (continued)

- ▶ When registering for the first time please follow these steps:
 - ▶ Visit www.UALocal393benefits.org
 - ▶ Click on “Create an Account”
 - ▶ The Registration Screen will display next. All the fields are required.
 - ▶ After registering you will receive an email notification with a link to confirm your registration. Your email address will also be used in the event you forget your user name and password.

Note: This information is for presentation purposes only. See the SPD or Plan document for additional information. The rules in the Plan document control.



The image shows a registration form for a participant website. At the top, there is a header with fields for 'User Name' and 'Password', a 'Login' button, and links for 'Create an Account' and 'Forgot Login Details?'. Below the header, a note says 'Please read the Terms of Use located at the bottom of this page' with a checkbox for 'I have read and agree to the website Terms of Use'. The main form area contains the following fields:

* First Name:	<input type="text"/>
Enter First Name Only	
* Last Name:	<input type="text"/>
Enter Last Name Only	
* Date of Birth:	<input type="text"/>
<input type="button" value="▼"/>	
* Last 4 Digits of SSN or Full Alternate ID:	<input type="text"/>
* Zip Code:	<input type="text"/>
<hr/>	
* Create your own User Name:	<input type="text"/>
Minimum of 8 characters. No special characters are allowed.	
* Email Address:	<input type="text"/>
Each registered user must use a unique email address.	
* Re Enter your Email:	<input type="text"/>
<hr/>	
* Password:	<input type="text"/>
Minimum of 8 characters with 1 uppercase, 1 lowercase and 1 number. No special characters are allowed.	
* Re Enter Password:	<input type="text"/>
<hr/>	
* Secret Question:	<input type="text"/>
Minimum 10 characters. Only (.,-?) special characters are allowed.	
* Secret Answer:	<input type="text"/>
Minimum 5 characters.	
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

Defined Benefit Pension Plan (Part A) Overview

The purpose of the Defined Benefit Plan is to provide you with as much replacement income as possible for as long as you live. It is funded by an employer contribution of \$19.72 per hour. You are entitled to a future monthly benefit at retirement when you become vested. Generally, you become vested once you have earned 5 Vesting Credits counting only years of 1,000 hours or more. (See Article IV, Section 3 of the Formal Plan Text for additional vesting requirements.)

You earn 0.10 Benefit Credits and 0.10 Vesting Credits for each 100 hours of covered employment in a Plan Year, up to 1 credit each for 1,000+ hours.

You may also earn Vesting Credit for hours you worked while a member of another UA Local and for periods of disability. Your total Benefit Credits and Vesting Credits may not match.

Example 1: Participant worked 1,000 hours in 5 consecutive Plan Years and earned 5 years of Vesting Credit. They are vested.

Year	2016	2017	2018	2019	2020
Hours	1,000	1,000	1,000	1,000	1,000
Vesting Credit	1.00	1.00	1.00	1.00	1.00

Example 2: Participant worked more than 1,000 hours and earned a full year of Vesting Credit in only 3 out of 7 Plan Years. They are not vested.

Year	2014	2015	2016	2017	2018	2019	2020
Hours	700	1,000	900	1,000	800	1,000	500
Vesting Credit	0.7	1.00	0.90	1.00	0.8	1.00	0.50

If you are not vested, you will incur a temporary break in service in any year you work under 300 hours. The break will become permanent after the longer of:

- (1) 5 years where you do not work at least 300 hours per year, or
- (2) the number of years of Vesting Credit you earned prior to the break.

(See Article IV, Section 5 of the Formal Plan Text for exceptions to the break in service rules.)

How Your Benefit Amount is Calculated

PLAN YEAR	BENEFIT AMOUNT
1986 - 1988	\$6.00 per 100 hours; No benefit for less than 100 hours; no maximum
January - June 1989	\$4.50 per 100 hours; No benefit for less than 100 hours; no maximum
July 1989 - 1997	\$6.00 per 100 hours; No benefit for less than 100 hours; no maximum
1998 – 2000	\$6.00 per 100 hours; No benefit for less than 300 hours; no maximum
2001 - August 2006	\$0.06 per hour; No benefit for less than 300 hours; no maximum
September - December 2006	\$0.07 per hour; No benefit for less than 300 hours; no maximum
January - June 2007	\$0.08 per hour; No benefit for less than 300 hours; no maximum
July - December 2007	\$0.09 per hour; No benefit for less than 300 hours; no maximum
January - June 2008	\$0.09 per hour; No benefit for less than 100 hours; no maximum
July 2008 - June 2015	\$0.10 per hour; No benefit for less than 100 hours; no maximum
July 2015 - December 2021	\$0.11 per hour; No benefit for less than 100 hours; no maximum
January 2022 - December 2023	\$0.12 per hour; No benefit for less than 100 hours; no maximum
January - December 2024	\$0.12 per hour; No benefit for less than 100 hours; no maximum Enhanced Benefit Credit: \$0.17 per hour
January 2025 - Present	\$0.14 per hour; No benefit for less than 100 hours; no maximum Enhanced Benefit Credit: \$0.19 per hour

Defined Benefit Pension Plan (Part A) Overview

Example:

Plan Year	Hours Worked	Benefit Accrual Rate	Benefit Earned (Hours x Rate)
2018	2,080	\$0.11	\$228.80
2019	1,970	\$0.11	\$216.70
2020	2,080	\$0.11	\$228.80
2021	1,970	\$0.11	\$216.70
2022	1,400	\$0.12	\$168.00
2023	2,080	\$0.12	\$249.60
2024	1,800	\$0.12	\$216.00
		Total Accrued Benefit	\$1,524.60

Bonus Benefit Accrual – 2025 Plan Year

For the 2025 Plan Year only, the Normal Retirement Benefit for Credited Service has been increased to \$0.14 for each Hour of Credited Service, if at least 100 Hours of Credited Service are Performed. If you are eligible for the Enhanced Benefit Credit, the Normal Retirement Benefit is \$0.19 per hour worked.

Enhanced Benefit Credit (Accrual) – 2024-2026

For Plan Years 2024 – 2026, if you are eligible for an Unreduced Early Retirement and have not yet retired, you will receive an Enhanced Benefit Credit of an additional \$0.05 effective January 1st of the year following the year in which you first became eligible for Unreduced Early Retirement, provided you work a minimum of 100 hours in the year.

Once you are eligible for the Enhanced Benefit Credit, you will continue to remain eligible for each Plan Year between January 1, 2024 – December 31, 2026, provided you work at least 100 hours in each Plan Year.

Example 1: Participant became eligible for Unreduced Early Retirement in 2023 and worked at least 100 hours in 2024. They met the requirements for the Enhanced Benefit Credit effective January 1, 2024. Any hours worked in 2024 will accrue at \$0.17 per hour.

Example 2: Participant became eligible for Unreduced Early Retirement in 2024 and worked at least 100 hours in 2025. They met the requirements for the Enhanced Benefit Credit effective January 1, 2025. Hours worked in 2024 will accrue at \$0.12 per hour and beginning January 2025 hours worked will accrue at \$0.19 per hour as they worked at least 100 hours in 2025.

Example of Enhanced Benefit Credit (assuming effective January 1, 2024):

Plan Year	Hours Worked	Benefit Accrual Rate	Benefit Earned (Hours x Rate)
2019	1,970	\$0.11	\$216.70
2020	2,080	\$0.11	\$228.80
2021	1,970	\$0.11	\$216.70
2022	1,400	\$0.12	\$168.00
2023	2,080	\$0.12	\$249.60
2024	1,800	\$0.17	\$306.00
2025	2,050	\$0.19	\$389.50
		Total Accrued Benefit	\$1,775.30

Defined Benefit Pension Plan (Part A) Overview

If you are married while you earn benefits under the Plan, and then get divorced, your former spouse may be entitled to a portion of your pension benefits. The Administration Office can provide you a copy of the Plan's QDRO procedures and a sample order.

When are you eligible to receive benefits from the Plan?

All types of retirement require termination of employment in the Plumbing and Pipefitting Industry *unless* you have reached your Required Beginning Date (April 1st of the year following the year in which you reach age 73). You must begin receiving your benefit at that time.

For Employees First Working Under the Plan <u>Prior To May 1, 2017</u>	For Employees First Working Under the Plan <u>On or After May 1, 2017</u>
<u>Normal Retirement:</u> age 65 and Vested	No change
<u>Disability Retirement:</u> 10 years of Benefit Credit and disabled from the trade at any age. • Before age 55, benefits are reduced	No change
<u>Unreduced Early Retirement (J Journeyman):</u> • age 55 with 25 years of Benefit Credit • age 62 with 10 years of Vesting Credit	<u>Unreduced Early Retirement (J Journeyman):</u> • age 60 with 25 years of Benefit Credit
<u>Unreduced Early Retirement (Career Tradesman)</u> • age 55 with 25 years of Vesting Credit • age 62 with 10 years of Vesting Credit	<u>Unreduced Early Retirement (Career Tradesman)</u> age 60 with 25 years of Vesting Credit
<u>Reduced Early Retirement:</u> • age 55 with 10 years of Vesting Credit • age 52 with 25 years of Benefit Credit	<u>Reduced Early Retirement:</u> • age 57 with 15 years of Benefit Credit • age 57 with 25 years of Benefit Credit

If you are disabled but your Social Security Disability application is pending when you retire, you can convert from an early retirement to a disability retirement if you provide BeneSys a copy of your Social Security Disability award letter within 90 days of receiving it. If your disability pension is higher than your early pension, you will receive a payment of the difference between the two amounts retroactive to the date of your retirement.

Benefit Options

The Single Life Annuity provides a monthly benefit for your (the member's) lifetime only, with a minimum number of guaranteed benefit payments. The minimum is generally the number of months it takes to pay out the total contributions that were made on your behalf while working. The benefit payable to your beneficiary upon your death is the remainder of the minimum number of guaranteed benefit payments. If you received all guaranteed benefit payments while living, no further benefits are payable upon your death.

Example: Total contributions: \$150,000. Monthly benefit: \$1,000.00. The guaranteed number of benefit payments would be $\$150,000 \div \$1,000.00 = 150$ months.

The Joint and Survivor Annuity options (50%, 75% or 100%) provide a monthly benefit for your lifetime and your spouse's lifetime. If elected, your benefit amount will be reduced at retirement (as illustrated in the chart below). The amount of the reduction depends on your age, your spouse's

Defined Benefit Pension Plan (Part A) Overview

age, and which option you elect. The death benefit payable to your spouse would be 50%, 75%, or 100% of the benefit you received while living.

NEW Benefit: If you retire under a Joint and Survivor Annuity Benefit on or after January 1, 2025, if both you and your spouse die, then monthly benefits will continue to be paid to your designated beneficiary until all payments made to you, your spouse and your designated beneficiary equal the amount of contributions made on the your behalf.

Pop-Up Options

Each of the 50%, 75% or 100% Joint and Survivor Annuities are available with an additional feature that protects you in case your spouse dies first. If you die first, your spouse will still receive the survivor benefit you elected. However, in the event your spouse dies first, your benefit amount will increase to the Single Life Annuity amount. The reduction to your benefit for electing a Pop-Up option is higher than a regular Joint & Survivor Annuity.

Survivor Annuity Options are also available if you want to designate a non-spouse beneficiary to receive a 50% or 100% Survivor Annuity. The 100% Survivor Annuity may not be available if your beneficiary is significantly younger than you.

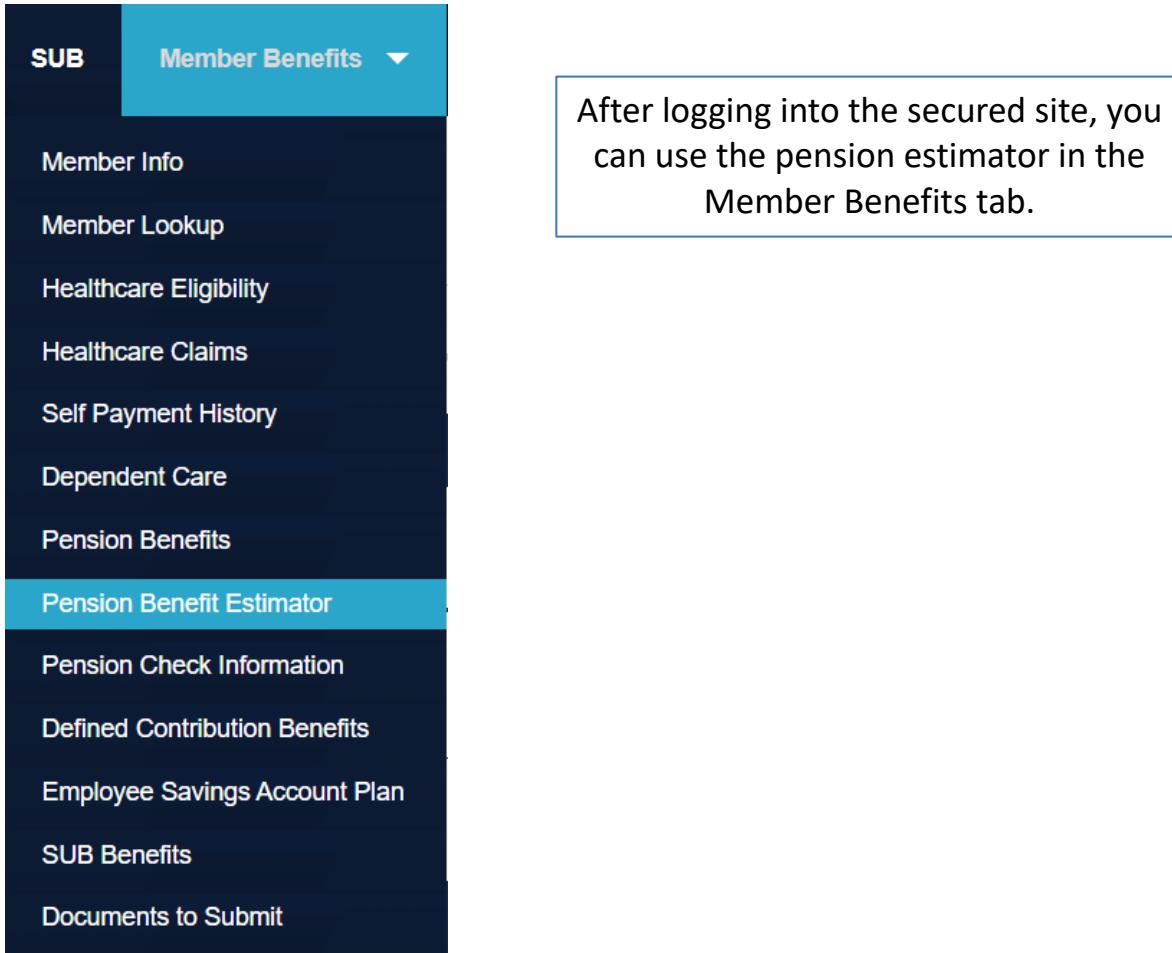
Sample Joint & Survivor Factors Based on Member's Age of 55 and Accrued Pension of \$3,000									
	Spouse 5 Years Younger			Spouse Same Age			Spouse 5 Years Older		
	Reduction Percentage	Member Benefit	Survivor Benefit	Reduction Percentage	Member Benefit	Survivor Benefit	Reduction Percentage	Member Benefit	Survivor Benefit
50% J&S	93.3%	\$2,799	\$1,399.50	94.9%	\$2,847	\$1,423.50	96.3%	\$2,889	\$1,444.50
50% J&S Pop-Up	92.3%	\$2,769	\$1,384.50	93.9%	\$2,817	\$1,408.50	95.3%	\$2,859	\$1,429.50
75% J&S	90.3%	\$2,709	\$2,031.75	92.5%	\$2,775	\$2,081.25	94.5%	\$2,835	\$2,126.25
75% J&S Pop-Up	88.8%	\$2,664	\$1,998	91.0%	\$2,730	\$2,047.50	93.0%	\$2,790	\$2,092.50
100% J&S	87.5%	\$2,625	\$2,625	90.2%	\$2,706	\$2,706	92.8%	\$2,784	\$2,784
100% J&S Pop-Up	85.5%	\$2,565	\$2,565	88.2%	\$2,646	\$2,646	90.8%	\$2,724	\$2,724

You will make your benefit election when you retire. Once you receive your first direct deposit, you may not change your benefit election or your beneficiary. (Retirees who elect the Single Life Annuity may name a new beneficiary, with spousal consent if applicable).

Pension Benefit Estimator

The Pension Estimator is a self-service tool for estimating your benefit: available on the secured portion of the Participant Website, the pension benefit estimator provides you with an ESTIMATE of your pension benefit. This benefit estimator cannot be relied upon to be accurate and correct. The Fund only pays pension benefits as set forth in the Plan Document.

The benefit estimator is based pension contributions already received by your employer. Please note, the benefit estimator will only generate estimates for participants that have met the vesting requirements according to the Plan Document.



The screenshot shows a navigation menu on a dark background. The menu items are:

- SUB
- Member Benefits ▾**
- Member Info
- Member Lookup
- Healthcare Eligibility
- Healthcare Claims
- Self Payment History
- Dependent Care
- Pension Benefits
- Pension Benefit Estimator**
- Pension Check Information
- Defined Contribution Benefits
- Employee Savings Account Plan
- SUB Benefits
- Documents to Submit

A callout box with a blue border and white text is positioned to the right of the menu, pointing towards the "Pension Benefit Estimator" link. The text in the callout box reads:

After logging into the secured site, you can use the pension estimator in the Member Benefits tab.

Pension Benefit Estimator

If the information in the Primary Member Information is incorrect, be sure to contact BeneSys.

Your Benefit Options, Credit and Benefit Information, and Benefit Calculation Details will appear based on the information entered in the previous screen.

Feel free to adjust your future retirement date as many times as desired to view alternate scenarios!

Primary Member Information					
Member Name:	Name	Alternate ID:	1112223333	DOB:	12/25/1968
View My Benefit Details		View Dependent(s)			

Member Date Of Birth: Age: 62 Months: 0

Survivor Date Of Birth: Age: 61 Months: 0

Retirement Date:

[Calculate](#)

Eligibility Status: Unreduced Early Retirement

Benefit Options:

Option Type	Explanation Of Benefit Option	Factor	Member Amount	Beneficiary Amount	Popup Amount
LIFE	LIFE	1.00000	\$3,000.00	\$0.00	\$0.00
50% JOINT & SURVIVOR	50% JOINT & SURVIVOR	0.92600	\$2,778.00	\$1,389.00	\$0.00
75% JOINT & SURVIVOR	75% JOINT & SURVIVOR	0.89300	\$2,679.00	\$2,009.25	\$0.00
100% JOINT & SURVIVOR	100% JOINT & SURVIVOR	0.86200	\$2,586.00	\$2,586.00	\$0.00
50% JOINT & SURVIVOR POP-UP	50% JOINT & SURVIVOR POP-UP	0.91600	\$2,748.00	\$1,374.00	\$3,000.00
75% JOINT & SURVIVOR POP-UP	75% JOINT & SURVIVOR POP-UP	0.87800	\$2,634.00	\$1,975.50	\$3,000.00
100% JOINT & SURVIVOR POP-UP	100% JOINT & SURVIVOR POP-UP	0.84200	\$2,526.00	\$2,526.00	\$3,000.00

Current Credit and Benefit Information (as of the date of this estimate):

Vesting Percentage	Vesting Credits	Benefit Credits	Vested Benefit	Accrued Benefit
100.00 %	24.00	24.00	\$3,000.00	\$3,000.00

Benefit Calculation:

Eligible For	Calculation Description	Calculation Detail	Reduction Description	Addition Description	Amount
Unreduced Early Retirement	Vested Benefit - Retirement Reduction	3000.000 - 0.0000			\$3,000.00

Defined Benefit Pension Plan (Part A)

Pre-Retirement Death Benefits

Single Participants

If you are single, you can designate anyone as your beneficiary. If you die before retirement with no valid beneficiary designation, the benefits will be payable to next of kin in the following order: 1) children; 2) parents; 3) siblings; 4) your estate.

You can designate multiple beneficiaries to receive benefits in equal or different percentages, as well as secondary beneficiaries in case your primary beneficiary dies before you.

Your beneficiary has 2 payment options:

1. A monthly benefit, payable until your beneficiary receives the total amount of employer contributions made to the Plan on your behalf.
2. A lump sum, actuarially-equivalent to the total amount of employer contributions.

***Example:*¹**

You die at exactly age 55 with an accrued benefit of \$3,000 and total employer contributions of \$200,000.

1. Monthly option: Your beneficiary has the option to receive \$3,000 per month for 66 months, with a final payment of \$2,000 for the 67th month.
2. Lump sum option: Using the actuarial procedure and formulas provided by the Plan's Actuary, the actuarially reduced lump sum of \$200,000 is \$162,120.

Married Participants

If you are married, your spouse is automatically your beneficiary. Any existing beneficiary designation is invalidated at the time of your marriage and is not reinstated if you get divorced. You cannot designate a beneficiary other than your spouse without spousal consent. If you get divorced, the designation of your spouse as beneficiary is automatically revoked.

DEFAULT option: 50% Pre-Retirement Survivor Annuity: There is no charge against your benefits for this option.

Example, using sample Joint & Survivor Factors:

You and your spouse are the same age. If you die at age 54 with an accrued benefit of \$3,000, and your spouse applies for the benefit to be effective when you would have turned age 55, your spouse's benefit would be \$1,423.50 for their lifetime.

Defined Benefit Pension Plan (Part A)

Pre-Retirement Death Benefits

Alternative forms of pre-retirement death benefits available for married participants:

1. **100% Pre-Retirement Survivor Annuity:** pays a higher monthly benefit to your spouse, but is subject to the following rules:

1. You cannot elect this benefit if you are receiving Social Security Disability.
2. After election, there is a 4-year waiting period, during which your spouse remains eligible for the 50% Survivor Annuity or the Optional Pre-Retirement Death Benefit. A request to revoke this election can only be done during the 4-year waiting period.
3. There is a charge against your benefit. After the 4-year waiting period, the charge is:

For Employees First Working Under the Plan Prior To May 1, 2017	For Employees First Working Under the Plan On or After May 1, 2017
$\frac{1}{4}$ of 1% for each year the election is in effect until age 55	$\frac{1}{4}$ of 1% for each year the election is in effect until age 60
$\frac{1}{2}$ of 1% for each year the election is in effect after age 55 until your retirement (or death prior to retirement)	$\frac{1}{2}$ of 1% for each year the election is in effect after age 60 until your retirement (or death prior to retirement)

This reduction is applied to your benefit at retirement or your spouse's benefit upon your death.

Example:

You and your spouse are the same age. You elect the 100% Pre-Retirement Survivor Annuity at exactly age 50. You die at exactly age 60 with an accrued benefit of \$3,000.

Ages 50-53: 4 year waiting period

Age 54: $0.0025 \times \$3,000 = \7.50 reduction

Ages 55-59: $0.0050 \times \$3,000 = \15 reduction per year, total of \$75 reduction

Your accrued benefit of \$3,000 would be reduced by \$82.50 for an adjusted accrued benefit of \$2,917.50.

The adjusted accrued benefit is then multiplied by the 100% Joint & Survivor factor of 87.9%. The surviving spouse's benefit would be \$2,564.48 for their lifetime.

If you live to retire at exactly age 60, your accrued benefit would also be reduced to \$2,917.50.

2. The **Optional Pre-Retirement Death Benefit¹** is only available if you did not elect the 100% Pre-Retirement option. This benefit has 2 payment options:

1. A monthly benefit, payable until your beneficiary receives the total amount of employer contributions made to the Plan on your behalf.
2. A lump sum, actuarially-equivalent to the total amount of employer contributions.

¹see example for Single Participants on previous page for sample calculation

Suspension of Benefits Returning to Work after Retirement

You are not allowed to work in the Plumbing and Pipefitting Industry while you receive your pension. There are limited exceptions, including:

1. Non-Bargaining Employment for Participating Employers

After you retire, you may submit a request to the Board of Trustees to work while receiving your pension as a project manager, marketing representative, field superintendent, estimator, purchasing agent, expeditor, or detailer for a signatory employer. Your proposed employment may not be for a position you held while having contributions made into the Plan on your behalf. If it was, your approval to work will be limited to 80 hours per month. You must have a separation of at least 90 days after retirement before returning to work.

2. Bargaining Unit Employment under Shortage of Journeymen Rules

Local 393 is still in a Certified Shortage of Journeymen, during which non-disability retirees can perform covered employment, provided they are dispatched by Local 393. If you choose to return to work in this way, your pension will be suspended for any month you work 40 hours or more. You must resume retired status when the shortage ends. You can earn additional pension credit and make contributions to the Defined Contribution Plan and Extended Reserve Account while working under the shortage.

There are less common ways in which you may work during retirement, which can be found in Article XI of the Plan document.

If you receive your pension when it should have been suspended due to working, the overpayment will be deducted when your benefits resume.

Suspension of Benefits Rules When Not in a Certified Shortage of Journeymen

Before age 65: your pension will be suspended if you perform any industry service. Benefits will only resume as follows:

- If you have not taken a Part B distribution and you return to work within 12 months of retirement, your benefits will resume when you stop working (often referred to as “Trial Retirement”).
- In all other cases, your benefits will be suspended until age 65.

After age 65:

- For benefits earned before April 30, 2008, your pension will be suspended for every month you work 40 hours or more anywhere in California.
- For benefits earned after May 1, 2008, your pension will be suspended for every month you work 40 hours or more anywhere in California or the jurisdiction of any Related Plan with which this Plan had a reciprocity agreement in effect as of the date you retired.

Industry Service includes employment in any capacity in the plumbing and pipefitting industry, whether union, non-union, or self-employed.

Suspension of Benefits **Returning to Work after Retirement**

The complete rules for suspension of benefits appear in Article XI of the Plan document. These rules require, among other things, that you notify BeneSys before you work in Industry Service after retirement. To avoid suspension of your benefits, if you are considering continuing or returning to employment which may be Industry Service, you may request an advance determination from BeneSys whether the proposed employment will cause your benefits to be suspended. If you disagree with their determination, you may appeal that determination to the Board of Trustees, under the regular appeals procedures of the Plan.

If you have an active Contractor's License while retired, you are considered employed/self-employed in the industry, and it may result in suspension of your benefits.

Once you reach your Required Beginning Date (April 1st of the year following the year in which you attain age 73), you may work and receive your benefits simultaneously.

Ad Hoc Check

The Ad Hoc check is a 13th “bonus” check that is paid in December to eligible retirees. It is funded by a \$0.65 hourly contribution made by active members throughout the year.

Retirees must meet the following criteria to be eligible for the Ad Hoc check:

1. You must be retired and receiving pension payments as of **September 1st**.
2. You must have 9 Benefit Credits within the 10 years prior to your retirement date. (Disabled retirees and retirees with 25+ Benefit Credits are exempt)
3. You must be a dues-paying member in good standing with Local 393 for 12 consecutive months as of September 1st.

Retirees who have reached their Required Beginning Date but are still actively employed in industry service are not eligible for the Ad Hoc check (defined as working 100 hours or more in covered employment and being employed in industry service as of September 1st)

Your surviving spouse will be eligible for **one** Ad Hoc check following your death, provided you would have been eligible for the Ad Hoc check if living.

This benefit must be approved by the Board of Trustees each year and is not a guaranteed benefit. However, it has been approved for the last several years.

Year	Ad Hoc Check Amount
2020	\$2,465.91
2021	\$2,501.00
2022	\$2,598.07
2023	\$2,778.05
2024	\$2,919.31
2025	\$2,501.00

U.A. Local No. 393 Defined Contribution Plan (Part B)

The Defined Contribution Plan provides an individual account for each participant. Your account is 100% vested at all times. It is funded by an employer contribution of \$11.50 per hour. You can choose to contribute an additional 401(k) amount per hour, in any whole dollar amount (\$1, \$2, \$3, etc). You can change your election up to 3 times per year.

As per the IRS, the amount individuals can voluntarily contribute to their 401(k) plans in 2025 is \$23,500. The additional catch-up contribution limit for individuals aged 50 and over is \$7,500. Starting in 2025, participants aged 60 to 63 can make even higher catch-up contributions of up to \$11,250.

When are you eligible to receive benefits from the Plan?

All distributions require termination of employment in Industry Service, unless otherwise noted:

Most Common	Less Common
Your retirement under the Part A Plan	The <i>latest</i> of your retirement from Industry Service, attainment of age 65, or the fifth anniversary of participation in the Plan
If you become disabled	Age 52, 25+ Years of Benefit Credit under DB Plan, and permanently cease to perform all Industry Service
If you qualify for a hardship distribution	If you change membership to another U.A. Local, you may transfer your account to their Defined Contribution Plan
Required Minimum Distribution: April 1 st of the year following the year in which you attain age 73, even if still working	If you are active, employed with a contributing employer, and have never worked in non-signatory employment since becoming a participant in this Plan, you can take up to 25% of your account balance per year (age 62-64) or up to 100% of your account balance (age 65+)

If you are married while participating in the Plan, and then get divorced, your former spouse may be entitled to a portion of your pension benefits. The Administration Office can provide you a copy of the Plan's QDRO procedures and a sample order.

Benefit Options

Most Common	Less Common
Lump Sum: One payment equal to your entire account balance.	<u>50%, 75%, and 100% Joint and Survivor Annuity*</u> : Monthly pension for the life of the participant, followed by a benefit for the life of the surviving spouse.
Partial Lump Sum: A payment which is less than your entire account balance.	<u>Single Life Annuity*</u> : Monthly pension for the participant's lifetime based on life expectancy (limited to the account balance).
Monthly installments	<i>*Annuity options are not chosen for many reasons: the Part A already provides a lifetime benefit, participants can purchase annuities on their own, and once elected, you no longer have the flexibility of taking as much or as little money out as you need.</i>

U.A. Local No. 393 Defined Contribution Plan (Part B)

If you are under 55 and are not receiving a disability distribution, the only forms of benefit available to you are a Single Life Annuity or a Joint and Survivor Annuity.

All distributions, except required minimum distributions, are eligible for rollover to an IRA or qualified plan. If you do not elect a rollover, your distribution will have 20% federal tax withheld as required by law.

Death Benefits

If you die before receiving all of your account, your remaining account will be paid to your spouse or other properly designated beneficiaries. A married participant must receive his or her spouse's consent in order to designate an alternative non-spouse beneficiary. If there is no spouse or properly designated beneficiary who survives you, your remaining account will be paid under the terms of the Plan to your living children, natural or adopted, if any; or if none, to your parents, if either are living; or if none, to your siblings, if any are living; or if none, to your estate.

The benefit forms for payment of death benefits to spouse beneficiaries are:

- Qualified Pre-Retirement Survivor Annuity (QPSA),
- Qualified Joint and 50% Survivor Annuity (QJSA),
- Joint and 75% Survivor Annuity, and
- Joint and 100% Survivor Annuity.

Your surviving spouse may choose to waive the QPSA or the QJSA and receive a lump sum, partial lump sum, or monthly installments.

The benefit forms for payment of death benefits to non-spouse beneficiaries are:

- Single Life Annuity (only available to certain Eligible Designated Beneficiaries; consult the Formal Plan Text for more information)
- Lump Sum,
- Partial Lump Sum, or
- Monthly Installments.

For all benefit forms other than the Single Life Annuity, the participant's account balance must be paid out within a certain number of years (consult the Formal Plan Text for more information).

Retiree Health and Welfare Overview

Eligibility Requirements

The Retiree Health and Welfare eligibility requirements are the same for all classifications:

1. You must have been covered under the H&W Plan for 9 of the 10 years prior to the month of your retirement.
 - If you are 55 and have at least 25 Benefit Credits in the DB Pension Plan, you do not need to meet the “9 out of 10” rule.
2. You must also be receiving one of the following:
 - Monthly benefits from the DB Pension Plan, based either on the accrual of 10 Benefit Credits or the attainment of age 65 and your tenth anniversary of participation in the Plan; or
 - Monthly installments from the Defined Contribution Plan.

Cost

The rate you will pay is based on the retiree health and welfare subsidy schedule (pg. 24-26). You will be assigned a percentage upon retirement based on your age and career hours. Your retiree premium is determined by multiplying that percentage by the current Plan cost.

The current monthly Plan costs are:

• Medical/Rx/Vision for Non-Medicare Retirees:	\$1,780
• Medical/Rx/Vision Medicare Retirees:	\$850
• Retiree Dental (subsidy does not apply to dental)	\$170

For reference, the most recent historical retiree Plan Costs are as follows:

Effective	Non-Medicare Plan Cost	Medicare Plan Cost	Dental
1/1/20-6/30/22	\$3,135.00	\$810.00	\$160.00
7/1/22-6/30/23	\$2,685.00	\$810.00	\$160.00
7/1/23-6/30/24	\$2,250.00	\$810.00	\$160.00
7/1/24-12/31/24	\$2,060.00	\$810.00	\$160.00
1/1/25-6/30/25	\$2,060.00	\$850.00	\$170.00
7/1/25-Present	\$1,780.00	\$850.00	\$170.00

Your retiree premium amount is based on whether you (the member) are on Medicare and covers you and all eligible dependents. The rate you pay does not change based on your spouse's eligibility for Medicare or if you add or remove dependents.

Making Your Payment

Starting the month you retire, you will exhaust your hour bank first, and then you must make monthly payments to continue coverage. You can pay by personal check or elect to have payments automatically deducted from your Extended Reserve Account (ERA), withdrawn from your checking or savings account, or deducted from your monthly DB Pension check.

Retiree Health and Welfare Overview

Hardship Waiver

If your total income is at or below 300% of the Federal Poverty Level, you may be eligible for a waiver of your entire monthly retiree premium.

2025 Income Limits		
	Annual	Monthly
Single Person	\$46,950	\$3,912.50
Married Couple	\$63,450	\$5,287.50
For each additional person in a household, add:	\$16,500	\$1,375

Coverage Options

Medical / Rx / Vision

The two Retiree Health and Welfare coverage options are HMO and PPO.

	Early Retirees (Non-Medicare)	Medicare Retirees
HMO	Kaiser, VSP	Kaiser Permanente Senior Advantage (KPSA), VSP
PPO	Anthem PPO, Navitus Rx, VSP	Aetna Medicare Advantage (MA) PPO Plan, Navitus EGWP Rx

HMO: As a Non-Medicare retiree, you can enroll in Kaiser upon retirement even if you do not live in the Kaiser service area, under the live/work rule. When you become eligible for Medicare, Kaiser requires you to enroll in Kaiser Permanente Senior Advantage (KPSA). KPSA does require you to live in the Kaiser service area. If you do not live in the Kaiser service area when you switch to Medicare / KPSA, you will be required to switch to the Aetna MA PPO Plan.

PPO: All retirees and dependents that meet the Plan's eligibility requirements are eligible to enroll in the PPO or Aetna Medicare Advantage PPO Plan. These plans are national – they are available in every state of the country.

Changing Plans: There is no open enrollment period. You may switch between Kaiser and PPO/Aetna MA anytime, as long as you have not changed plans in the last 12 consecutive months.

Vision

Kaiser retiree vision benefits are provided by VSP. The benefits are the same as active members.

PPO retiree vision benefits are also provided by VSP until you become Medicare eligible. After this, your vision benefits are provided by the Aetna Medicare Advantage Plan.

Dental (additional cost)

Retiree dental benefits are provided by Delta Dental. The benefits are the same as active members.

Retiree Health and Welfare Overview

Medicare Requirements

- **All retirees and dependents must enroll in Medicare Parts A and B when eligible**, which for most people is age 65, in order to be eligible for any benefits under the Plan.
- Medicare Part A is Hospital Insurance and is free for most people.
- Medicare Part B is Medical Insurance for things like doctor visits and lab tests. The 2025 standard monthly premium is \$185 but can be higher depending on your income.
 - Medicare Secondary Payer Rules: If you are a retiree that is working and over age 65 or otherwise Medicare eligible, you will not be covered by the Medicare Advantage plans, but rather under Active coverage. This applies to all working retirees whether or not hours are coming in to the Trust Funds.

Deferring or Suspending Coverage Voluntarily

If you are covered under another group health plan, you may **defer** enrollment at the time of retirement, or **suspend** coverage after retirement. You must make this request in writing and provide information about the other coverage.

If you are covered under a spouse's group health plan and defer enrollment in this Plan at retirement, your hour bank will be converted to an equivalent dollar amount and deposited into your Extended Reserve Account.

You may re-enroll in this Plan once the other group health coverage is no longer available (i.e. the employee under the other group health plan quits, retires, etc). Coverage is not considered "no longer available" if the reason you are no longer covered under the other group health plan is the failure to elect or pay for the coverage, even if the cost has increased significantly.

Continuing Coverage for Surviving Dependents

After your death, your surviving spouse and eligible dependents will be provided with coverage at no charge for the first 6 months. After that, surviving dependents may continue coverage by making monthly payments at the same rate you paid before your death.

Surviving spouses of retired members may continue coverage until they remarry or become covered under another group health plan. Surviving dependent children may continue coverage until they no longer qualify as an eligible dependent (age 26).

Retiree Health and Welfare Overview

Important Phone Numbers, Apps and Websites

Vendor	Phone Number	Website	App
BeneSys	(408) 588-3751	www.ualocal393benefits.org	<i>BeneSys Now</i> 
Wex/BennyCard Extended Reserve Account HRA	Call BeneSys (408) 588-3751	fundoffice.lh1ondemand.com	<i>BeneSys Member Reimbursement</i> 
Kaiser	(800) 278-3296	www.kp.org	<i>Kaiser Permanente, My Doctor Online</i> 
Anthem PPO	(800) 688-3828	www.anthem.com/ca	<i>Sydney Health</i> 
Aetna MA (Retiree First)	(855) 460-7487	retireefirst.com/local393/	
Navitus Rx <i>Non-Medicare</i>	(844) 268-9789	www.navitus.com	<i>Navitus</i> 
Navitus Rx <i>Medicare PDP</i>	(866) 270-3877	medicarerx.navitus.com/	<i>Navitus</i> 
VSP	(800) 877-7195	www.vsp.com	<i>VSP</i> 
Delta Dental	(800) 765-6003	www.deltadentalins.com	<i>Delta Dental</i> 

Local 393 - Retiree Health and Welfare Subsidy Schedule
Percent of Plan Cost (Excluding Dental) Paid by Member
Effective for retirees who retired on or after July 1, 2009

Career Hours in LU 393	Age at Retirement										
	52-54	55	56	57	58	59	60	61	62	63	64 +
< 26,000	100%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
26,000	100%	72%	70%	68%	66%	64%	62%	60%	58%	56%	54%
28,000	100%	71%	69%	67%	65%	63%	61%	59%	57%	55%	53%
30,000	100%	70%	68%	66%	64%	62%	60%	58%	56%	54%	52%
32,000	100%	69%	67%	65%	63%	61%	59%	57%	55%	53%	51%
34,000	100%	68%	66%	64%	62%	60%	58%	56%	54%	52%	50%
36,000	100%	67%	65%	63%	61%	59%	57%	55%	53%	51%	49%
38,000	100%	66%	64%	62%	60%	58%	56%	54%	52%	50%	48%
40,000	100%	65%	63%	61%	59%	57%	55%	53%	51%	49%	47%
42,000	100%	64%	62%	60%	58%	56%	54%	52%	50%	48%	46%
44,000	100%	63%	61%	59%	57%	55%	53%	51%	49%	47%	45%
46,000	100%	62%	60%	58%	56%	54%	52%	50%	48%	46%	44%
48,000	100%	61%	59%	57%	55%	53%	51%	49%	47%	45%	43%
50,000	100%	60%	58%	56%	54%	52%	50%	48%	46%	44%	42%
52,000	100%	59%	57%	55%	53%	51%	49%	47%	45%	43%	41%
54,000	100%	58%	56%	54%	52%	50%	48%	46%	44%	42%	40%
56,000	100%	57%	55%	53%	51%	49%	47%	45%	43%	41%	39%
58,000	100%	56%	54%	52%	50%	48%	46%	44%	42%	40%	38%
60,000	100%	55%	53%	51%	49%	47%	45%	43%	41%	39%	37%
62,000	100%	54%	52%	50%	48%	46%	44%	42%	40%	38%	36%
64,000	100%	53%	51%	49%	47%	45%	43%	41%	39%	37%	35%
66,000	100%	52%	50%	48%	46%	44%	42%	40%	38%	36%	34%
68,000	100%	51%	49%	47%	45%	43%	41%	39%	37%	35%	33%
70,000	100%	50%	48%	46%	44%	42%	40%	38%	36%	34%	32%
72,000	100%	49%	47%	45%	43%	41%	39%	37%	35%	33%	31%
74,000	100%	48%	46%	44%	42%	40%	38%	36%	34%	32%	30%
75,000 +	100%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%

Note:

1. Those who retire at age 52-54 will pay 100% of the plan cost until they turn age 55, at which time the percentage paid will be adjusted to match the 55 year old group.
2. The non-Medicare **plan cost** per member per month is currently **\$1,780**. The plan cost is reviewed annually.
3. Your "Percent Paid by Member" is based on your age at retirement and your career hours in Local 393.
4. To determine your cost, multiply the **plan cost** by your applicable "Percent Paid by Member". (ex. Retire at age 60 with 50,000 career hours in Local 393: 50% (Paid by Member) \times \$1,780 (plan cost) = \$890/month)
5. The "Percent Paid by Member" is set at retirement, but is adjusted for additional hours worked after retirement. At age 65, the plan cost is reduced to the Medicare eligible rate, which is currently \$850. (ex. The 60 year old retiree referenced in above example #4 turns 65 years old and is Medicare eligible. New rate for this retiree would be \$425 (50% \times \$850)).
6. This chart has been approved by the Trustees of the U.A. Local No. 393 Health and Welfare Plan, but is subject to revision or correction at any time.

Local 393 - Retiree Health and Welfare Subsidy Schedule
Actual Monthly Cost Paid by Member (Excluding Dental) - NON-MEDICARE
Plan Cost effective July 1, 2025 = \$1,780/Month

Career Hours in LU 393	Age at Retirement										
	52-54	55	56	57	58	59	60	61	62	63	64 +
< 26,000	\$1,780	\$1,335.00	\$1,335.00	\$1,335.00	\$1,335.00	\$1,335.00	\$1,335.00	\$1,335.00	\$1,335.00	\$1,335.00	\$1,335.00
26,000	\$1,780	\$1,281.60	\$1,246.00	\$1,210.40	\$1,174.80	\$1,139.20	\$1,103.60	\$1,068.00	\$1,032.40	\$996.80	\$961.20
28,000	\$1,780	\$1,263.80	\$1,228.20	\$1,192.60	\$1,157.00	\$1,121.40	\$1,085.80	\$1,050.20	\$1,014.60	\$979.00	\$943.40
30,000	\$1,780	\$1,246.00	\$1,210.40	\$1,174.80	\$1,139.20	\$1,103.60	\$1,068.00	\$1,032.40	\$996.80	\$961.20	\$925.60
32,000	\$1,780	\$1,228.20	\$1,192.60	\$1,157.00	\$1,121.40	\$1,085.80	\$1,050.20	\$1,014.60	\$979.00	\$943.40	\$907.80
34,000	\$1,780	\$1,210.40	\$1,174.80	\$1,139.20	\$1,103.60	\$1,068.00	\$1,032.40	\$996.80	\$961.20	\$925.60	\$890.00
36,000	\$1,780	\$1,192.60	\$1,157.00	\$1,121.40	\$1,085.80	\$1,050.20	\$1,014.60	\$979.00	\$943.40	\$907.80	\$872.20
38,000	\$1,780	\$1,174.80	\$1,139.20	\$1,103.60	\$1,068.00	\$1,032.40	\$996.80	\$961.20	\$925.60	\$890.00	\$854.40
40,000	\$1,780	\$1,157.00	\$1,121.40	\$1,085.80	\$1,050.20	\$1,014.60	\$979.00	\$943.40	\$907.80	\$872.20	\$836.60
42,000	\$1,780	\$1,139.20	\$1,103.60	\$1,068.00	\$1,032.40	\$996.80	\$961.20	\$925.60	\$890.00	\$854.40	\$818.80
44,000	\$1,780	\$1,121.40	\$1,085.80	\$1,050.20	\$1,014.60	\$979.00	\$943.40	\$907.80	\$872.20	\$836.60	\$801.00
46,000	\$1,780	\$1,103.60	\$1,068.00	\$1,032.40	\$996.80	\$961.20	\$925.60	\$890.00	\$854.40	\$818.80	\$783.20
48,000	\$1,780	\$1,085.80	\$1,050.20	\$1,014.60	\$979.00	\$943.40	\$907.80	\$872.20	\$836.60	\$801.00	\$765.40
50,000	\$1,780	\$1,068.00	\$1,032.40	\$996.80	\$961.20	\$925.60	\$890.00	\$854.40	\$818.80	\$783.20	\$747.60
52,000	\$1,780	\$1,050.20	\$1,014.60	\$979.00	\$943.40	\$907.80	\$872.20	\$836.60	\$801.00	\$765.40	\$729.80
54,000	\$1,780	\$1,032.40	\$996.80	\$961.20	\$925.60	\$890.00	\$854.40	\$818.80	\$783.20	\$747.60	\$712.00
56,000	\$1,780	\$1,014.60	\$979.00	\$943.40	\$907.80	\$872.20	\$836.60	\$801.00	\$765.40	\$729.80	\$694.20
58,000	\$1,780	\$996.80	\$961.20	\$925.60	\$890.00	\$854.40	\$818.80	\$783.20	\$747.60	\$712.00	\$676.40
60,000	\$1,780	\$979.00	\$943.40	\$907.80	\$872.20	\$836.60	\$801.00	\$765.40	\$729.80	\$694.20	\$658.60
62,000	\$1,780	\$961.20	\$925.60	\$890.00	\$854.40	\$818.80	\$783.20	\$747.60	\$712.00	\$676.40	\$640.80
64,000	\$1,780	\$943.40	\$907.80	\$872.20	\$836.60	\$801.00	\$765.40	\$729.80	\$694.20	\$658.60	\$623.00
66,000	\$1,780	\$925.60	\$890.00	\$854.40	\$818.80	\$783.20	\$747.60	\$712.00	\$676.40	\$640.80	\$605.20
68,000	\$1,780	\$907.80	\$872.20	\$836.60	\$801.00	\$765.40	\$729.80	\$694.20	\$658.60	\$623.00	\$587.40
70,000	\$1,780	\$890.00	\$854.40	\$818.80	\$783.20	\$747.60	\$712.00	\$676.40	\$640.80	\$605.20	\$569.60
72,000	\$1,780	\$872.20	\$836.60	\$801.00	\$765.40	\$729.80	\$694.20	\$658.60	\$623.00	\$587.40	\$551.80
74,000	\$1,780	\$854.40	\$818.80	\$783.20	\$747.60	\$712.00	\$676.40	\$640.80	\$605.20	\$569.60	\$534.00
75,000 +	\$1,780	\$445.00	\$445.00	\$445.00	\$445.00	\$445.00	\$445.00	\$445.00	\$445.00	\$445.00	\$445.00

Local 393 - Retiree Health and Welfare Subsidy Schedule
Actual Monthly Cost Paid by Member (Excluding Dental) - MEDICARE ELIGIBLE
Plan Cost for 2025 = \$850/Month

Career Hours in LU 393	Age at Retirement										
	52-54	55	56	57	58	59	60	61	62	63	64+
< 26,000	\$850	\$637.50	\$637.50	\$637.50	\$637.50	\$637.50	\$637.50	\$637.50	\$637.50	\$637.50	\$637.50
26,000	\$850	\$612.00	\$595.00	\$578.00	\$561.00	\$544.00	\$527.00	\$510.00	\$493.00	\$476.00	\$459.00
28,000	\$850	\$603.50	\$586.50	\$569.50	\$552.50	\$535.50	\$518.50	\$501.50	\$484.50	\$467.50	\$450.50
30,000	\$850	\$595.00	\$578.00	\$561.00	\$544.00	\$527.00	\$510.00	\$493.00	\$476.00	\$459.00	\$442.00
32,000	\$850	\$586.50	\$569.50	\$552.50	\$535.50	\$518.50	\$501.50	\$484.50	\$467.50	\$450.50	\$433.50
34,000	\$850	\$578.00	\$561.00	\$544.00	\$527.00	\$510.00	\$493.00	\$476.00	\$459.00	\$442.00	\$425.00
36,000	\$850	\$569.50	\$552.50	\$535.50	\$518.50	\$501.50	\$484.50	\$467.50	\$450.50	\$433.50	\$416.50
38,000	\$850	\$561.00	\$544.00	\$527.00	\$510.00	\$493.00	\$476.00	\$459.00	\$442.00	\$425.00	\$408.00
40,000	\$850	\$552.50	\$535.50	\$518.50	\$501.50	\$484.50	\$467.50	\$450.50	\$433.50	\$416.50	\$399.50
42,000	\$850	\$544.00	\$527.00	\$510.00	\$493.00	\$476.00	\$459.00	\$442.00	\$425.00	\$408.00	\$391.00
44,000	\$850	\$535.50	\$518.50	\$501.50	\$484.50	\$467.50	\$450.50	\$433.50	\$416.50	\$399.50	\$382.50
46,000	\$850	\$527.00	\$510.00	\$493.00	\$476.00	\$459.00	\$442.00	\$425.00	\$408.00	\$391.00	\$374.00
48,000	\$850	\$518.50	\$501.50	\$484.50	\$467.50	\$450.50	\$433.50	\$416.50	\$399.50	\$382.50	\$365.50
50,000	\$850	\$510.00	\$493.00	\$476.00	\$459.00	\$442.00	\$425.00	\$408.00	\$391.00	\$374.00	\$357.00
52,000	\$850	\$501.50	\$484.50	\$467.50	\$450.50	\$433.50	\$416.50	\$399.50	\$382.50	\$365.50	\$348.50
54,000	\$850	\$493.00	\$476.00	\$459.00	\$442.00	\$425.00	\$408.00	\$391.00	\$374.00	\$357.00	\$340.00
56,000	\$850	\$484.50	\$467.50	\$450.50	\$433.50	\$416.50	\$399.50	\$382.50	\$365.50	\$348.50	\$331.50
58,000	\$850	\$476.00	\$459.00	\$442.00	\$425.00	\$408.00	\$391.00	\$374.00	\$357.00	\$340.00	\$323.00
60,000	\$850	\$467.50	\$450.50	\$433.50	\$416.50	\$399.50	\$382.50	\$365.50	\$348.50	\$331.50	\$314.50
62,000	\$850	\$459.00	\$442.00	\$425.00	\$408.00	\$391.00	\$374.00	\$357.00	\$340.00	\$323.00	\$306.00
64,000	\$850	\$450.50	\$433.50	\$416.50	\$399.50	\$382.50	\$365.50	\$348.50	\$331.50	\$314.50	\$297.50
66,000	\$850	\$442.00	\$425.00	\$408.00	\$391.00	\$374.00	\$357.00	\$340.00	\$323.00	\$306.00	\$289.00
68,000	\$850	\$433.50	\$416.50	\$399.50	\$382.50	\$365.50	\$348.50	\$331.50	\$314.50	\$297.50	\$280.50
70,000	\$850	\$425.00	\$408.00	\$391.00	\$374.00	\$357.00	\$340.00	\$323.00	\$306.00	\$289.00	\$272.00
72,000	\$850	\$416.50	\$399.50	\$382.50	\$365.50	\$348.50	\$331.50	\$314.50	\$297.50	\$280.50	\$263.50
74,000	\$850	\$408.00	\$391.00	\$374.00	\$357.00	\$340.00	\$323.00	\$306.00	\$289.00	\$272.00	\$255.00
75,000 +	\$850	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50

Extended Reserve Account

The Extended Reserve Account is one of the most valuable benefits available to you. Funds contributed to your Extended Reserve Account are tax-exempt. The current employer contribution is \$1.50 per hour for Building Trades.

Upon your retirement, you can use your account to pay for retiree health and welfare costs. Upon your death, any funds remaining in your account can be used by your spouse or eligible dependents to continue coverage in the Plan and pay for eligible expenses. IRS rules do not allow death benefit payments from the Extended Reserve Account.

To pay for eligible expenses, you can use your BennyCard at the time services are rendered, or pay out of pocket and submit a claim for reimbursement.

You may be required to submit substantiation for your ERA expenses if you pay with your BennyCard. Please be sure to save itemized receipts for all your BennyCard transactions.

The BennyCard is a product of Wex Health. Wex Health's website and app are great resources for accessing your personal BennyCard account details, checking card status, reviewing transactions and checking your available balance. The website will also show the status of claim substantiation requests when we have sent you a letter asking you to provide a receipt to support a card swipe. Visit fundoffice.lh1ondemand.com or download the app to register for an account. To register, you will need to enter your member ID (which is your Social Security Number), BennyCard number, and zip code.

 Search “BeneSys Member Reimbursement” in the app store

Eligible ERA Expenses	Ineligible ERA Expenses
Copayments and coinsurance for covered medical, dental or vision services	Expenses already covered under the U.A. Local No. 393 Health and Welfare Plan
Expenses for other or denied medical, dental, and vision services (i.e. a spare pair of glasses, therapy visits above Plan's limits)	Expenses for individuals other than you and your eligible dependents (for example, a sibling or friend)
All medications and drugs, including prescription and over the counter	Elective cosmetic procedures that do not prevent or treat illness or disease
Personal protective equipment (PPE) (face masks, hand sanitizer, and sanitizing wipes)	Vitamins/Supplements (unless prescribed by a doctor)
Self-Payments, COBRA payments and 393 retiree H&W payments.	Massages, unless administered by a licensed physical therapist or chiropractor as part of physical therapy or chiropractic treatment
Menstrual care products	Medical marijuana
Premiums for other health insurance, for contributions received before 1/1/2014	Premiums for other health insurance, for contributions received on or after 1/1/2014
	Medicare Part B Premiums