

Have a question?
Need some help?



Call 1 (800) 527-4613 today!
Benefits Information Center

The purpose of the call center is to speed up phone call processing and reduce wait times for customer service. All of our customer service representatives in BIC have been trained to take care of all calls pertaining to claims, member records and employer accounts.

Questions on pension and annuity are forwarded to the Pension/Annuity department for handling.

All calls needing customer service are forwarded to the Benefits Information Center (BIC) where the members and/or the providers receive one-stop assistance for all of their benefit questions. In the event that your inquiry cannot be immediately resolved, a customer service request will be initiated on your behalf and forwarded to the appropriate department for handling.

Call us today and we will do our best to help you with your inquiries and questions. Be sure to have your medical ID number or your social security number handy for identification purposes.

If you call the Trust Office and need to leave a voicemail message, please remember to:

Speak slowly and clearly.

Include your name and phone number.

Include the reason for your call.

After the message, please repeat your name and phone number.

DISCLOSURE:

Any information contained in this brochure does not supersede any of the information contained in your **Summary Plan Description** and should be considered only as a tool for your use. This publication does not contain all of the rules and regulations pertaining to the subject discussed in this publication and are subject to change at any time. For full disclosure of all of the rules and regulations pertaining to any of your benefits, please refer to your **Summary Plan Description** and any accompanying **Rules and Regulations** and then contact the Trust Office with your questions.

8/7/2013

**Employer Accounts
and You**
Facts You Need to Know



**Ironworker Employees'
Benefit Corporation**

I.E.B.C.
Administrator for

**California Field Ironworkers
Trust Funds**

Pension Trust • Welfare Plan
Vacation Trust • Annuity Trust
Apprenticeship Training &
Journeyman Retraining Fund
Ironworkers Workers'
Compensation Program (ADR)

131 No. El Molino Avenue
Suite 330
Pasadena, CA 91101-1878

Tel: 626.792.7337
or 1.800.527.4613

Visit us on the web at:
www.ironworkerbenny.com

MISSING YOUR VACATION CHECK

Is your address current with the Trust Fund?

If you are an Active ironworker you must change your address in writing using the required form. The form can be obtained by contacting our Member Records Department and it is available online at www.ironworkerbenny.com. If you are Retired, you can simply submit your change in writing.

I moved and my mail is not being forwarded to me. Why?

Because of the sensitive nature of our mailings (financial information, checks, etc.) the Trust Fund Office mail is flagged "**Return Service Requested**" which means that any mail that is undeliverable will be returned to the Trust Fund Office and will not be forwarded. This is for your protection.

How do I apply to receive my vacation check?

A Vacation Application/Dues authorization form must be on file with the Trust Fund Office. Applications can be obtained at the Trust Fund Office or at your local union office.

When can I expect to receive my vacation check?

Vacation checks are disbursed quarterly based on the following contributions from your employer:

Work Months - September, October, November
Check are payable February 1st

Work Months - December, January, February
Check are payable May 1st

Work Months - March, April, May
Check are payable August 1st

Work Months - June, July, August
Check are payable November 1st

Can I get my check earlier than the disbursement date?

NO - checks are not released prior to any disbursement date.

Can my vacation check be levied upon?

YES - Federal Statutory Law states that creditors may levy your vacation funds at the time of payout. We will notify you immediately upon receiving any order for a levy on your funds.

Is my vacation disbursement considered part of my income?

YES - Your vacation contribution is added to your gross pay for payroll tax withholding purpose. Therefore it is taxable income to you.

What are Supplemental Dues?

Supplemental dues are commonly known as "working" dues and are paid to each ironworker's affiliated union local on his/her behalf. Supplemental Dues and Union Dues are both mandatory but they are not the same.

Can I stop my Supplemental Dues from being deducted from my vacation check?

YES - You must submit a written revocation to the Trust Fund Office. Upon receipt of the revocation, you will receive a quarterly dues invoice. You will need to forward your dues payment directly to your local union.

What happens if an employer does not submit his contributions to the Trust Fund (which includes my vacation contributions)?

Vacation benefits are only paid to the extent contributions have been received by the Trust. In addition, any contributions to your Annuity Fund can only be made after the Trust Fund receives the funds. Any amounts collected on your behalf will be paid on the next disbursement date. Therefore, it is possible that your vacation check may not always match your actual hours worked in a quarter. Late hours, unpaid contributions, etc. will effect your vacation check disbursement.

Can information regarding a member or Employer be given over the phone?

NO - all requests must be in writing. Work history requests for any information prior to 1997 is subject to a \$5.00 per year retrieval charge not to exceed \$50.00.

If I work out of state, how can I have my benefits forwarded to my home local?

Reciprocity, also known as "**Money Follows The Man**" can only be initiated by completing a Reciprocal card with the working local or the Trust Fund Office in your working jurisdiction. Please be aware that not all out of state working jurisdictions offer reciprocity. It is your responsibility to confirm if they will forward your benefit funds to our Trust Fund. Currently, the signed agreement is only for Annuity, Welfare and Pension funds based on your designation.

FACTS YOU SHOULD KNOW.....

Contributions are due from signatory employers on the 15th of the month following the work month (i.e.- hours worked in March are due April 15th). There is a 10 day grace period but any contributions received after the 25th of any month are considered late and fees are assessed.

An Electronic Funds Transfer (EFT) of your Vacation check takes a minimum of 45 days to take effect. The required form to initiate the automatic deposit of your vacation check into your account can be obtained on our website.

Liens, levies and orders to withhold must be addressed specifically to the Trust Fund being levied upon. Orders and levies not addressed directly to the specified Trust cannot be honored and the levying agency will be notified.

Your SRB contributions are included with your Health and Welfare contribution and are subject to change at the discretion of the Trustees.