



Electrical Construction Industry
HEALTH & WELFARE PLAN
11001 W. Plank Court, Suite 120
Wauwatosa, WI 53226
(414) 778-0068

December 2012

**IMPORTANT NOTICE:
PRE-FUNDING RETIREE CREDIT AMOUNT**

Dear Participant,

The Electrical Construction Industry Health and Welfare Board of Trustees have approved an increase to the Pre-Funding Retiree Credit amount from \$11.00 per credit earned to \$12.00 per credit earned effective January 1, 2013.

The Pre-Funding Retiree Credit rate is used in calculating the reimbursement amount by multiplying the number of service credits up to a maximum of 30 credits. At the time of your retirement each service credit you have earned is applied to a service credit rate. The Pre-funding Retiree Credit is subject to an early retirement reduction based on your age at the time of retirement.

As you know, participants who are eligible for the Prefunding Retiree Credit reimbursement at retirement may use the subsidy to purchase health coverage for the participant and his eligible dependents. For this purpose, health coverage includes any plan or program providing benefits for or by reason of medical including employer-sponsored group health plans, individual health insurance coverage and Medicare. The subsidy can only be used for payment of premiums to a health plan, and cannot be used to directly pay uninsured medical or other expenses.

Please contact the Electrical Construction Industry Plan office with any questions.

Very truly yours,

BOARD OF TRUSTEES