



## PAYMENT FROM THE DEFERRED SALARY PLAN

You should refer to your summary plan description booklet as to your eligibility to receive distribution from the Plan. Listed below is the required documentation that must be attached to this application in order for payment to be made to you. **The Plan reimburses benefits for up to one year with the exception of Economic Assistance which reimburses up to two years after the event or date the service is rendered.**

1. **Supplementary Unemployment, Disability or Workers' Compensation Benefits**

In order to be eligible, you must be receiving Unemployment, Disability or Workers' Compensation Benefits. The applicant must furnish a photocopy of the Unemployment, Disability or Workers' Compensation check stub to the Plan. You must notify the Plan when you return to work.

2. **Supplementary Economic Assistance Benefits**

In order to receive payment for unreimbursed hospitalization, medical, surgical, prescription drug, or dental expenses, the applicant must first submit bills to the Hospitalization Plan or Dental Plan. Submit the denial or Explanation of Benefits along with the form "A" or form "B" portion of this application. The Plan will also allow for reimbursement of COBRA premiums, Medicare Part "B" premiums, long term care premiums paid to an insurance company, and certain over the counter drugs, subject to Internal Revenue Code limits. Effective January 1, 2011, most over the counter drug reimbursement claims must be submitted with an original valid prescription. Claims submitted for nursing homes or assisted living must be accompanied by a letter of medical necessity from a physician.

In order to obtain reimbursement for a COBRA premium payment, the applicant is obligated to include a copy of the canceled check for the participant, a divorced spouse or dependent child.

In order to obtain reimbursement for a Medicare Part "B" premium payment, the applicant must submit Form SSA-1099 on an annual basis.

In order to obtain reimbursement for Long Term Care premiums paid to an insurance company, you must submit a copy of the premium statement along with a copy of both sides of the canceled check.

Only those contributions made more than two years prior to the distribution date are available for COBRA, Medicare or Long Term Care premiums, unless the applicant has been a participant in this Plan for at least five years.

3. **Supplementary Financial Assistance Benefits**

The applicant must submit an original delinquent mortgage payment coupon, rent bill or notarized Landlord Form along with proof of current unemployment. Additional information may be requested. This benefit is subject to a remaining account balance of \$2,000.00.

4. **Supplementary Vacation and Holiday Benefits**

The applicant will have to provide a letter from the employer indicating the vacation dates, unless already on file with this office, or a letter from the participant when requesting payment for a holiday. Only those contributions made more than two years prior to the distribution date are available, unless the applicant has been a participant in the Plan for at least five years.

5. **College Tuition and Non-College Private School Tuition Reimbursement**

The applicant must attach an original itemized paid bill on school letterhead, including the student's name, semester/school year and dollar amount paid. Tuition bill must be signed by a financial representative of the school and must bear the school's seal or stamp. Reimbursement may be requested on an annual or semi-annual basis. This benefit is subject to a remaining account balance of \$2,000.00.

6. **Jury Duty Benefit**

Members who are *not* eligible for the regular Jury Duty benefit from the Educational and Cultural Trust Fund must attach the original receipt from the court as proof of serving jury duty.

7. **Funeral Leave Benefit**

The applicant must attach a certified death certificate. This benefit is limited to immediate family: spouse, parent, spouse's parent, child (natural, adopted, or dependent), grandchild, brother and sister.

8. **Adoption Expenses**

Qualified adoption expenses, including court costs, attorney and other related fees, may be reimbursed if related to the adoption of a child under the age of 18. Original paid bills, as well as a copy of the final adoption document, are required. The maximum withdrawal is \$10,000.00, subject to a remaining account balance of \$2,000.00.

9. **Child Care Reimbursement**

Bills for Child Care Services must be from a certified day care center that provides supervision and care of a child through age 12. An original letter must be submitted from the provider that includes the name of the child, the amount that was paid by the participant, a description of the services provided and the time period. The letter, on the provider's letterhead, must be signed by an official or officer of the institution. Child Care reimbursement is allowed up to a net of \$15,000 per calendar year, per child. The participant must maintain a minimum \$10,000 balance in their employer contribution account.

### **Important:**

- Distributions from the Plan are subject to 20% federal income tax withholding, as required by IRS regulations.
- Withdrawals by a participant who is still working in the electrical industry and is younger than 59 ½ or by a participant who withdraws from the industry prior to age 55 are subject to the IRS additional tax of 10%.
- There is no 10% IRS Early Withdrawal Additional Tax when a payment is made to an active participant who is 59 ½ or older or to a participant who retires under the provisions of the Pension Trust Fund of the Electrical Industry, or if someone is "disabled" within the meaning of the Internal Revenue Code.