

PENSION PLAN (continued)

LPC 60—benefit guaranteed for 60 months. If member dies prior to 60 months, balance of guaranteed payments paid to beneficiary.

LPC 120—benefit guaranteed for 120 months. If member dies prior to 120 months, balance of guaranteed payments paid to beneficiary.

LPC 180—benefit guaranteed for 180 months. If member dies prior to 180 months, balance of guaranteed payments paid to beneficiary.

If a member dies after guaranteed payments are made no additional benefits will be paid.

*Eligibility and benefits are determined in accordance with Plan provisions in effect on the date of termination of employment.

**Former participants of Local 225 Plan shall have their benefits calculated pursuant to the Local 225 Plan for contributions made under that plan.

RETIREMENT SECURITY PLAN

Plan provides retirement, disability, death, termination of employment, and hardship benefits. Funded by employer contributions with participant directed elections through New York Life.



QUICK REFERENCE

Plumbers & Pipefitters Benefits Office
33 Fitch Blvd.
Austintown, OH 44515
Phone: 330-726-9868
Fax: 330-270-0912
1-800-435-2388
www.yourunionbenefits.com

New York Life
Self-Directed Funds
Phone: 1-800-294-3575
www.bcomplete.com

Plumbers & Pipefitters National Pension Fund
103 Oronoco Street
Alexandria, Virginia 22314
Phone: 703-739-9020 or 1-800-638-7442
Fax: 703-739-9017

Plumbers & Pipefitters Local 396 Union Hall
493 Bev Rd. Bldg. 3
Boardman, Ohio 44512
Phone: 330-758-4596
Fax: 330-758-4598
www.ualocal396.org

Plumbers & Pipefitters Local 396

HELPFUL HINTS ON YOUR BENEFITS AT-A-GLANCE

For additional details on your benefits, please consult your Local 396 Summary Plan Description
Or

Contact the Plumbers & Pipefitters Local 396 Benefits Office at
1-800-435-2388
www.yourunionbenefits.com



MEDICAL: **Active Participants/** **Early Retirees**

MEDICAL: Preferred Provider Organization:

MMO PLUS—Ohio
Devon—PA
Multi-Plan—All other states

In Network—You pay the first \$300 (deductible) plus 20% co-insurance up to \$1,500.
Individual out-of-pocket total: \$1,800.00
Family out-of-pocket total: \$2,100.00

Out of Network—You pay the first \$300 (deductible) plus 30% co-insurance up to \$1500.
Individual out-of-pocket total: \$2,550.00
Family out-of-pocket total: \$2,850.00

When two or more family members meet the deductible, it is satisfied for the whole family for the year.

Claims are paid at 100% once the deductible and out-of-pocket limits are met.

PRESCRIPTIONS:

Generic	\$10.00
Brand (Tier 1)	\$15.00 or 20% cost of brand (greater of)
Brand (Tier 2)	\$30.00 or 40% cost of brand Retail.

Mail Order: 90 day supply mandatory on all maintenance medications.
\$20.00 generic
\$30.00 or 20% (greater of) formulary brand name drugs
\$60.00 or 40% (greater of) non formulary brand name drugs

MEDICAL: Retirees

MEDICAL:
Coordination of Benefits with Medicare parts A & B

PRESCRIPTIONS:
Same as Active Participants

SUPPLEMENTAL BENEFITS

VISION & DENTAL—
active and early retired only
\$400.00 Per Family

LIFE INSURANCE—
Retiree Life Insurance: \$1,500.00
Active Life Insurance: \$6,000.00

WEEKLY ACCIDENT & SICKNESS BENEFIT—
Benefit of \$250.00 per week for a maximum of 26 weeks provided to eligible, active participants who are unable to work because of a non-occupations sickness or injury.

This information reflects benefits currently in effect as of July 1, 2010. All benefits are subject to change by the Board of Trustees. You will receive notification of changes when they occur.

PENSION PLAN

You must work at least 1,400 cumulative hours in a year to receive a vesting credit. You must have 5 vesting credits to be eligible for a benefit.

Eligibility for a Pension:
Unreduced: At age 65
Reduced: At age 52 with 10 years of Credited Service or Vesting Service reduced by 1/2 % per month for each month prior to age 62 (for benefits earned after 7/1/2006).
Disability Benefit: Before age 65 with at least 4 years of Credited Service and has not incurred a break-in-service prior to the date of disability as determined by the Social Security Administration.

Maximum Benefit: \$2,860.00

FORMS OF PAYMENT:

50% Joint & Survivor—following member's death, spouse will receive 50% of member's benefit for life.

75% Joint & Survivor—following member's death, spouse will receive 75% of member's benefit for life.

100% Joint & Survivor—following member's death, spouse will receive 100% of member's benefit for life.

All Joint & Survivor benefits will also have the option to receive a pop-up (if spouse dies prior to member, benefit will increase to normal benefit).

Single Life—no payment to spouse following member's death.

(continued on back)