

## Members Urged to Join the 'A' Team

### 'A' Members Have Security

Today, only "A" members of the IBEW participate in the IBEW Pension Benefit Fund through which they may later become eligible to receive a monthly pension benefit. Additionally, named beneficiaries of "A" members may receive a \$6,250 death benefit if death occurs by natural causes or \$12,500 for those who die by accident. "A" members need only hold IBEW membership for six months for their named beneficiary to receive the death benefit. Said International President Edwin D. Hill:

*When you become an "A" member, you benefit yourself, but more importantly, you strengthen the union's long-term commitment to its members and guarantee a lifelong connection to the IBEW*

The beneficiaries of retired "A" members may also be eligible for a death benefit between \$3,000 and \$6,250, depending upon how much the member has received in pension benefits at the time of their death. However, this amount never falls below \$3,000.

When "A" members are placed on pension with the IBEW Pension Benefit Fund, dues payments to their local unions cease.

"A" members who meet the qualifications for pension may also receive a monthly benefit from the IBEW Pension Benefit Fund. Currently, when "A" members submit dues to their local unions, \$18 of that payment represents their participation in the fund. "A" members (for example) who reach age 65 and successfully apply for pension after 20 years of participation in the fund will receive a monthly benefit in the amount of \$90 for the remainder of their life. Many members, however, acquire far more than 20 years of participation by the time they reach retirement age. Plan trustees have reported that after three-and-a-half years, "A" members receiving a pension benefit from the IBEW Pension Benefit Fund have already surpassed their total contributions to the fund during their years as active "A" members.

For "A" members with 20 years or more, those who meet the qualifications for pension may apply for early retirement between the ages of 62-64, but will experience a 6.66% reduction in monthly payments for each year or part thereof that they are under the age of 65 at the time they begin to receive a benefit.

A description of the IBEW Pension Benefit Fund is contained within Article XI of the IBEW Constitution, available online [HERE...](#)

### 'A' Members Have a Voice, Stay Connected

Active "A" members, as well as those who are receiving a benefit from the IBEW Pension Benefit Fund, continue to receive this newspaper, *The Electrical Worker*. When an "A" member retires from the IBEW, the relationship he may have with the IBEW may change, but it doesn't end. There are currently over 100,000 IBEW members who are receiving a monthly benefit from the IBEW Pension Benefit Fund. Those retired "A" members continue to play a part in strengthening the IBEW; and although they may no longer be active members, they remain important.

### 'A' Membership is Open to All

Half of all IBEW members hold "A" membership, but "A" membership is available to all IBEW members. Any questions about membership type can be directed to your local union office.

Effective January 1, 2017, monthly dues are \$36, with \$18 attributable to the IBEW Pension Benefit Fund.

All the facts about "A" membership and the forms to join up are available online.