

LONG TERM DISABILITY

Description:

Pays a monthly amount to the eligible member who is 100% disabled according to the Social Security Administration.

Source, Amount, and Duration of Income:

- **I.B.E.W. LOCAL 769 – MANAGEMENT PENSION PLAN, Disability Benefit**
- Your benefit is paid monthly in an amount that equals your Accrued Benefit
- You will receive your benefit amount as the Joint and Survivor Option or the Lifetime Option as long as you remain Totally Disabled.

*Note: Refer to the IBEW Local 769 – Management Pension Summary Plan Description (SPD) book; **Disability Benefits**, for complete details and eligibility requirements for this benefit.*

And

- **NATIONAL ELECTRICAL BENEFIT FUND (NEBF), Disability Benefits**
- Your monthly benefit amount is based upon the Pension Credits you have earned and the appropriate pension rate.
- You will receive your benefit amount as the Joint and Survivor Option or the Lifetime Option as long as you remain Totally Disabled.

*Note: Refer to the National Electrical Benefit Fund (NEBF) Summary Plan Description (SPD) book; **Disability Benefits**, for complete details and eligibility requirements for this benefit.*

Example: You have been working for a contributing employer for the past 15 years and have Accrued Benefit of 120 credits (**769-Management Pension Plan**) and Pension Credits of 15 (**NEBF**) your total monthly disability income would be **\$2880**. This amount is subject to taxes and does not include Social Security benefits.

[120 x \$20 = \$2400 and 15 x \$32 = \$480] = **\$2880.00**

Note: Benefits are subject to change by the plan Trustees; information may be attainable directly from the plan administrator, the SPD, web page, or local union office.