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**ELECTRICAL WORKERS LOCAL NO. 292  
VACATION AND HOLIDAY PLAN**

**SUMMARY PLAN DESCRIPTION**

**OCTOBER 2013**

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**ELECTRICAL WORKERS LOCAL NO. 292 VACATION AND HOLIDAY PLAN**  
6900 WEDGWOOD ROAD NORTH, SUITE 425, MAPLE GROVE, MN 55311  
(763) 493-8830 OR (800) 368-9045  
FAX (763) 416-6196

To All Participants:

As Trustees of the Electrical Workers Local No. 292 Vacation and Holiday Plan (the "Plan"), we are pleased to provide you with this Summary Plan Description, which is effective October 2013.

This booklet is a Summary Plan Description. It is intended to give you a summary of the important features of the Plan. We encourage you to read this booklet carefully and keep it with your important papers for future reference.

The Plan is jointly sponsored by:

Minneapolis Chapter NECA

and:

I.B.E.W. Local No. 292

The only people authorized to answer questions concerning the Plan are the Board of Trustees and the staff at the Plan Office. If you have any questions about the Plan, contact the Plan Office at (763) 493-8830 or (800) 368-9045 or by writing to:

Electrical Workers 292 Fringe Benefit Plans  
6900 Wedgwood Road North, Suite 425  
Maple Grove, MN 55311

Sincerely yours,

Board of Trustees

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**THE BOARD OF TRUSTEES**  
**of the**  
**ELECTRICAL WORKERS LOCAL NO. 292**  
**VACATION AND HOLIDAY PLAN**

**Management Trustees:**

Mr. David Manderson  
Minneapolis Chapter NECA  
1660 Hwy 100 South, Suite 200  
St. Louis Park, MN 55416

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Hunt Electric  
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**Union Trustees:**

Mr. Jeff Heimerl  
I.B.E.W. Local 292  
312 Central Avenue, Suite 292  
Minneapolis, MN 55414

Mr. Rodger Kretman  
I.B.E.W. Local 292  
312 Central Avenue, Suite 292  
Minneapolis, MN 55414

Mr. Andrew Snope  
I.B.E.W. Local 292  
312 Central Avenue, Suite 292  
Minneapolis, MN 55414

\* Service of legal process may be made on any Trustee.

**Plan Administrator:**

Ms. Jody Roe-Hardie  
Electrical Workers 292 Fringe Benefit Plans  
6900 Wedgwood Road North, Suite 425  
Maple Grove, MN 55311

**Plan Counsel:**

Mr. David S. Anderson  
Anderson, Helgen, Davis & Nissen, P.A.  
333 South 7th Street, Suite 310  
Minneapolis, MN 55402

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## **Plan Operation**

### **Participation**

You become a participant in the Plan when your employer begins to make contributions to the Plan on your behalf under the terms of any applicable collective bargaining agreement.

### **Funding**

The Plan is funded by Employer Contributions. Each month your employer is required to contribute to the Plan on your behalf a percentage of your gross wages as set by the collective bargaining agreement. Plan on your behalf. Employer Contributions are the sole source of funding for this Plan.

### **Your Individual Account**

You may select either the Electrus Federal Credit Union or the Minnesota Building Trades Federal Credit Union to act as the depository for contributions made to the Plan on your behalf. When you become a participant in the Plan, a noninterest-bearing account is opened in your name at the Electrus Federal Credit Union. At your option, you may request an account with the Minnesota Building Trades Federal Credit Union instead by contacting the Plan Administrator.

Your account is noninterest-bearing because credit unions are prohibited by law from paying interest to nonmembers. You may convert your account to an interest-bearing account by becoming a member of the Credit Union you have chosen as your depository.

You may withdraw the funds held in your account at anytime, without regard to whether you are planning to take a vacation at the time that you withdraw the funds.

### **Taxation of Your Contributions and Account**

Contributions to the Plan are considered to be wages and, for that reason, are subject to federal and state income tax withholding and social security taxes. Interest credited to your Credit Union account is also taxable.

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## **Vacation and Holiday Policy**

Please refer to your collective bargaining agreement for information and rules on the amount of vacation you may take each year and the conditions related to vacations and holidays.

If you have any questions regarding the operation of the Plan, contact the Plan Administrator's office at (763) 493-8830 or (800) 368-9045.

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## **Plan Information**

### **Plan Name**

The name of the Plan is the Electrical Workers Local No. 292 Vacation and Holiday Plan.

### **Plan Number**

The number assigned to this Plan by the Trustees is 501. The Internal Revenue Service and Department of Labor identify this Plan by its name and the number: 41-1701466.

### **Type of Plan**

This Plan is known as an employee vacation and holiday plan.

### **Type of Administration**

The Plan is administered by the Board of Trustees. You may contact the Trustees at:

I.B.E.W. 292 Fringe Benefit Plans  
6900 Wedgwood Road North, Suite 425  
Maple Grove, MN 55311  
(763) 493-8830 or (800) 368-9045

### **Service of Legal Process**

Service of legal process may be made upon any of the Trustees.

### **Union and Association**

The names and address of the Union and the Association are:

I.B.E.W. Local No. 292  
Labor Center  
312 Central Avenue, Suite 292  
Minneapolis, MN 55414

Minneapolis Chapter NECA  
1660 Highway 100 South, Suite 200  
St. Louis Park, MN 55416

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## **Plan Year**

The Plan year is a 12-month period beginning May 1 of each year and ending April 30 of the next year.

## **Contributing Employers**

The Plan receives contributions from Employers that have entered into a collective bargaining agreement with the Union that requires the Employer to contribute to the Plan. The amounts of those contributions are calculated according to the relevant collective bargaining agreements.

Not all Employers contribute to the Plan. For example, Employers that are signatory to the Twelve County Area collective bargaining agreement do not contribute for work performed in the jurisdiction of that Agreement.

The names of the Employers contributing to the Plan are available to Participants and their beneficiaries at any time by simply writing to the Plan Administrator.

## **Collective Bargaining Agreement**

Contributions to the Plan are made based on collective bargaining agreements. Copies of those agreements may be obtained upon written request and are available for review in the office of the Association and the Union.

## **Plan Assets and Management**

The Plan assets are held and administered in a depository institution selected by the Board of Trustees and are administered by the Board of Trustees.



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## **Your Rights Under ERISA**

### **Disclosure**

As a Participant in the Electrical Workers Local No. 292 Vacation and Holiday Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan Participants are entitled to:

- Examine, without charge, at the Plan Administrator's office or at other specified locations, all Plan documents, including insurance contracts, collective bargaining agreements, and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and Plan descriptions.
- Upon written request to the Plan Administrator, obtain copies of all Plan documents and other Plan information, including a complete list of the names and addresses of employers sponsoring the Plan, or information as to whether a particular employer is a Plan sponsor and, if so, the employer's address. A reasonable charge may be made for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each Participant with a copy of the summary annual report.

### **Fiduciaries**

- In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries.
- No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from exercising your rights under ERISA.

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## Appeal

- If your claim for a vacation benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Plan review and reconsider your claim.
- Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within thirty (30) days, you may file suit in a federal court. In such a case, the Court may require the Plan Administrator to provide the material and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.
- If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court, subject, however, to your exhaustion of the Plan's claim appeal procedures.
- If you believe that Plan fiduciaries have misused the Plan's money, or if you believe you have been discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. The court may order the person you have sued to pay these costs and fees, or it may order you to pay the costs and fees.
- If you have any questions about your Plan, you should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor.

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## **Inquiries to the Department of Labor**

If you have any questions about this statement of your rights under ERISA, you should contact the Kansas City Office of the Pension and Welfare Benefits Administration, Department of Labor.

The Address for that Office is:

U.S. Department of Labor  
PWBA  
Kansas City Regional Office  
City Center Square  
100 Main, Suite 1200  
Kansas City, MO 64105-2112  
Phone: (816) 426-5131

or, the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C., 20210.

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