

Working Outside Local 38's Jurisdiction



The Collective Bargaining Agreement of the Local you are working in determines the benefits that you are entitled to while working in that jurisdiction. It is very important to be familiar with that Locals benefits and rates that will be reciprocated back to Local 38.

ERTS is the system used to transfer 'like funds to like funds'. Call the Union Hall to set up or confirm your ERTS account. A Blanket Authorization is created electing your Home Local. The Authorization lets other Locals know where to send your benefits. Transfers of monies will be effective from the first day of the month in which the member has registered on ERTS.

Health & Welfare, Pension (defined benefit), and Employer 401(k) (defined contribution) contributions are the only funds that may be reciprocated back to your Home Local on ERTS. There is a two-month reporting lag with out of jurisdiction contributions.

Retirement Contributions

Important: Some Locals may only have a defined benefit or a defined contribution fund.

Know your benefits when working out of the jurisdiction.

Defined Benefit: When defined benefit (DB) funds are received on a member's behalf, the amount is divided by the Local 38 pension rate per hour and the 38 equivalent hours are credited to the members Pension Plan Year total.

Example: Inside Wireman works 100 hours in Local Union 688 that has a DB fund at \$7.75/hr. A DB contribution of \$775.00 (7.75×100) is reciprocated and the amount is converted into Local 38 hours ($\$775 / \10.05) and the member is credited with 77 pension hours in the Plan Year.

Defined Contribution: When defined contribution (DC) funds are received on a member's behalf, the total amount is transferred to the member's 401(k) account at Transamerica.

Example: Inside Wireman works 100 hours in Local Union 688 that has a DC fund at \$2.91/hr. The member receives a DC contribution of \$291 (2.91×100) and the \$291 is transferred to the members Transamerica 401(k) account.