

# 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.

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## Health & Welfare Contributions

The Local you are working in will transfer the lower of the two Health & Welfare rates. Local 38's HRA is part of the H&W rate. If the Local has the HRA as a separate Fund, the HRA will not be reciprocated.

- **Health Eligibility:** Total hours reported, regardless of the Health & Welfare rate, are applied to the member's hour bank for continued eligibility. (Please note: some Locals report as hours worked versus hours paid)
- **Health Reimbursement Account (HRA):** If the Local's H&W rate is lower than Local 38 H&W rate less the HRA contribution amount the member *will not receive the HRA contribution*.

**Commercial Inside Local 38 Health & Welfare rate \$9.05 + HRA \$0.50 = \$9.55**

**Teledata/Specialty Local 38 Health & Welfare rate \$7.25 + HRA \$0.50 = \$7.75**

Examples utilizing the Commercial Inside rate:

### **Example of Lower Rate:**

IBEW Local 673 Health & Welfare rate is **\$7.32**.

- A member working in Local 673 **would not** receive HRA contributions.

### **Example of Partial Rate:**

IBEW Local 306 Health & Welfare rate is **\$9.40**.

- A member working in Local 306 **would receive a \$0.35** HRA contribution per hour. ( $\$9.40 - \$9.05 = \$0.35$ ).

### **Example of Higher Rate:**

IBEW Local 8 Health & Welfare rate is **\$15.02**.

- Local 8 is only required to send \$9.55 H&W rate per the Reciprocity Agreement.
- A member working in Local 8 **would receive a \$0.50** HRA contribution per hour.