

1. The Fund is strictly a volunteer organization of Local Unions 1205 and is not affiliated with the I.B.E.W. Participation in the fund is limited to active members in good standing, retirees, their legal spouses, members in withdrawal, and the local unions' employees.
2. The fund will be administered by a committee consisting of the current holders of the Local Union 1205 office of: President, Vice President, Secretary, Treasurer and Business Manager. All decisions of eligibility will be made by a consensus of at least three of the committee members. The President shall serve as fund Chairman
3. Each participant who is an active member of IBEW L.U. 1205 must contribute ten dollars (\$10.00) per month payable in advance to the hall. All membership inquiries and contributions must be made to the union hall. A participant will be dropped from the fund if contributions are delinquent three (3) months. Any participant dropped for non-payment will not be able to collect benefits from the fund until eligibility has been re-established as a new participant of the fund.
4. Participants may not join as a retiree, spouse of a retiree, or as a member in withdrawal but may maintain their membership in accordance with the following. Each participant who is a retiree or the spouse of a retiree, or a member in withdrawal, shall, within 60 days of notification of the death of a fund participant, reimburse the fund ten dollars (\$10.00). A participant will be dropped from the fund if no reimbursement is made in that time frame. After being dropped for non-payment, a member of the type addressed in this section must reimburse all arrears to the fund before being able to join as a new participant. A spouse's participation in the fund is terminated at the member's discretion or in the event of divorce. A spouse may continue to participate after the member's death as long as payments continue to be made according to the fund's by-laws. Any member of these types may not rejoin the fund if they have been dropped from membership for a period longer than 2 years.
5. Participants must have been actively enrolled in the fund for at least one (1) year before becoming eligible for the death benefit, with the exception being accidental death.
6. Each participant is solely responsible for his/her payment to the benefit fund
7. The Death Benefit will be \$2500

8. Each member upon joining may complete a beneficiary card listing two beneficiaries -- primary beneficiary and contingent beneficiary. If no beneficiary card has been filled out then payment will be made to the member's spouse. If there is no spouse then the payment shall be made to adult children. If there are no adult children then payment shall be made to parents. If there are none of the listed beneficiaries then the committee shall make a diligent effort to identify a beneficiary.

9. A Fund participant who is an active A member of IBEW L U 1205 and has been out of work for two weeks due to illness, calamity, or injury, may be eligible to receive disability benefits from the fund. Any participant meeting these eligibility requirements must make a request for benefits in writing to the hall. Request for benefits must be made monthly, prior to the regular meeting, and include at minimum information necessary to determine eligibility date. Benefits are payable through the month in which a participant returns to work.

10. Upon retirement, or receipt of a 100% social security disability award, a member is no longer eligible for benefits or participation in the Sick and Needy fund. Retirees, their spouses, and members on withdrawal are not eligible for the disability benefit. Participants who are injured at work and are not receiving full time wages are eligible to receive benefits until such time as they are able to return to work or are considered permanently disabled and are granted a disability. No participant shall be eligible to draw disability benefit for more than 12 months per qualifying incident.

The monthly benefit amount for each participant requesting assistance is paid based on the previous month's bank account balance and shall be paid as follows:

$$\$5000 \text{ or less} = (\$10.00 \times \text{total \# of participants}) \div (\text{\# of participants requesting assistance})$$

$$\$5001 \text{ and } \$10000 = \$500.00$$

$$\$10001 \text{ and } \$15000 = \$750.00$$

$$\$15001 \text{ and } \$20000 = \$1000.00$$

$$\$20001 \text{ or greater} = \$1250.00$$

11. The fund Committee shall meet when necessary to review the status of the fund. The committee shall have sole final decision-making authority in any disputes related to the fund and eligibility of payments. For the protection of the fund and the membership of the fund, the committee has the right to question applications for membership and deny membership in the fund to any applicant at any time.

Addendum to sick and needy bylaws change

1. Any members currently receiving benefits that have exceeded the 12-month maximum benefit will be notified with their next benefit check and then receive one additional final benefit
2. The bylaws changes will go into effect in a time and manner determined by the fund committee.
3. Notice will be sent to all 1205 A members about the bylaws change and their choice to opt out.