

Have a question?  
Need some help?



**Call 1 (800) 527-4613 today!**  
**Benefits Information Center**

The purpose of the call center is to speed up phone call processing and reduce wait times for customer service. All of our customer service representatives in BIC have been trained to take care of all calls pertaining to claims, member records and employer accounts.

Questions on pension and annuity are directed to the Pension and Annuity Department for handling.

All calls needing customer service are forwarded to the Benefits Information Center (BIC) where the members and/or the providers receive one-stop assistance for all of their benefit questions. In the event that your inquiry cannot be immediately resolved, a customer service request will be initiated on your behalf and forwarded to the appropriate department for handling.

**Call us today and we will do our best to help you with your inquiries and questions.** Be sure to have your medical ID number or your social security number handy for identification purposes.

If you call the Trust Office and need to leave a voicemail message, please remember to:

Speak slowly and clearly.

Include your name and phone number.

Include the reason for your call.

After the message, please repeat your name and phone number.

**DISCLOSURE:**

Any information contained in this brochure does not supersede any of the information contained in your **Summary Plan Description** and should be considered only as a tool for your use. This publication does not contain all of the rules and regulations pertaining to the subject discussed in this publication and are subject to change at any time. For full disclosure of all of the rules and regulations pertaining to any of your benefits, please refer to your **Summary Plan Description** and any accompanying **Rules and Regulations** and then contact the Trust Office with your questions.

# Simple Facts You Need To Know



**Ironworker Employees'**  
**Benefit Corporation**

## I.E.B.C.

*Administrator for*

**California Field Ironworkers**  
**Trust Funds**

Pension Trust • Welfare Plan  
Vacation Trust • Annuity Trust  
Apprenticeship Training &  
Journeyman Retraining Fund

Ironworkers Workers'  
Compensation Program (ADR)

131 No. El Molino Avenue  
Suite 330  
Pasadena, CA 91101-1878

Tel: 626.792.7337  
or 1.800.527.4613

Visit us on the web at:  
[www.ironworkerbenny.com](http://www.ironworkerbenny.com)

**DIRECT DEPOSIT - Can I have my (Vacation and Pension) checks deposited directly into my bank account?**

**YES** - you certainly can and it is our hope you will choose this option. You can access the correct forms on the opening page of the website. This option eliminates standing in line to cash your check; waiting for the mailman or missing the delivery of your check because you have moved and failed to notify us.

**I didn't get my check. What do I do?**

Anytime you are expecting a check and it does not arrive, you should immediately notify the Trust Fund Office; however, be advised that our rules require us to **wait a total of ten (10) business days** before we can order a stop payment on a check and re-issue a replacement check.

**What is the website address?**

[www.ironworkerbenny.com](http://www.ironworkerbenny.com)

**CHANGE OF ADDRESS - I have moved - what do I need to do to ensure getting all of my mail?**

You need to keep all of your personal contact information current with the Trust Office. **We do not forward any mail; even if there is a forwarding order or if the addressee is only temporarily away.** The mail is returned to our office; your address is marked "bad" and you will not receive any other mail (including but not limited to checks) until you update your mailing address with the Trust Fund Office. **Don't forget to also notify your Union Local.** Updating your contact information with the Trust Fund Office does not automatically update your information with your Local Union.

**BENEFICIARY INFORMATION - Is your beneficiary information up-to-date?**

You can name anyone that you like; however, since Pension and Annuity are community property benefits, your spouse must waive his/her rights to these funds by signing and notarizing a beneficiary designation form in order for the funds to be disbursed according to your wishes.

**What is a Beneficiary?**

Your beneficiary is the person who will receive any payable benefits in the event of your death. Again, you can name whomever you want as your beneficiary but it is your responsibility to keep the Trust Fund informed of your "current" wishes. You may change your beneficiary as often as you would like but you will need to complete a new Designation of Beneficiary Form each time you change your mind.

**What happens if I get a DIVORCE?**

You must advise the Trust Fund Office immediately following a Final Judgment of Divorce or a court granted Legal Separation. Copies of these documents must be provided to the Trust Fund Office and your spouse will be terminated on the date in which the Judgment was filed. Use of your benefits for a spouse after a divorce is considered an act of fraud .

**What happens if I get MARRIED?**

If you are married and you wish to add your spouse to your benefits, you must provide the following:

1. A **copy** of your Certified Marriage Certificate.
2. Your spouse's date of birth.
3. Your spouse's social security number.
4. A new "**Enrollment Form**" to add the spouse and update the member's beneficiary information in the case of death.

**What happens if I have a NEW BABY? How do I add them as a dependent?**

You will need to contact the Trust Fund Office immediately and provide us with a **copy** of the hospital certificate. The hospital certificate will give your new baby six (6) months of coverage. During that six months, It is your responsibility to provide a **copy of the Certified and Recorded Birth Certificate** for coverage to continue beyond the first six months. **Failure to provide the certified birth certificate in the first six months could result in a cancellation of the new dependent's coverage.**

**What is open enrollment?**

Open enrollment occurs each year between September and December. It is your opportunity to review all available Plan options for the next year in order to choose the plans that will best meet the needs of you and your family. All changes made during Open Enrollment will become effective on January 1st of the following year.