Union Membership Gives Strength in Numbers

All workers benefit from unions, because unions set pay standards and workplace protections. Union members benefit most from the union's collective bargaining power to negotiate with employers on their behalf. This basic right gives you as a union member more power than if you tried to negotiate as an individual.

More benefits of union membership:

- Union employees make an average of 30% more than non-union workers.
- 92% of union workers have job-related health coverage versus 68% of nonunion workers and ours covers the full family with no extra cost.
- Union workers are more likely to have guaranteed pensions than non-union employees.
- No Strike Clause. We have no strikes and no lockouts with our employers.





Dare to Compare



Total package after working assessment \$47.11

Craig McDonald 208-283-1008 craig@ibewlocal449.org Ibewlocal449.org/compare

POCATELLO-(208) 232-5263 1537 BALDY AVE.

Skilled electricians should be making a good profit for the employer and a good living for themselves and their families!

IBEW LOCAL 449

Pocatello, ID 83201 1537 Baldy Ave.

Guaranteed Wages

We and our employers mutually agree to our wage rates. There's no uncertainty for the workers on their pay or the employers on how much to bid.

Full Family Health Insurance

Our health insurance covers all eligible dependents! You pay nothing, nada, zilch, zero, in order to cover your dependents.

Deductible \$400/person or \$1,200/family

Death Benefits

These benefits will help your dependents when they will need them the most. IBEW \$6,250 regular/\$12,500 accidental

Training for Apprentices & Journeyman

We fund our own apprenticeship and Journeyman CEU classes.

FOUR RETIREMENT PLANS **IBEW Pension Benefit Fund**

National Electrical Benefit Fund 8th District Pension & 8th District Annuity There's an additional 401(k) option & we have the availability for you to roll your current 401(k) into ours. Two of our plans have "2 for 1" past service credits. For up to five years of past employment when your employer becomes Union, you can get

a maximum of ten years pension credits.

- In the table below (right) are examples of what our **four retirement plans** will pay you (monthly) at today's contribution rates. Our members decide when to increase these over time and these amounts are in addition to whatever you'll receive from Social Security. These monthly retirement benefits are based on working an average of 1,800 hours per year for 15, 20, 25 & 30 years. Because of differing investments and interest the 8th District Annuity totals will be different for each person. Employees can contribute (pre-tax) up to the maximum allowed by law to the optional 401k plan. It's never too late to join the IBEW and begin your future retirement benefits!
- In the other tables below you can enter what you receive for wages/benefits and calculate the difference you would earn if you were working in the IBEW. Electricians are good at math so do your own calculations & check it out today! **ibewlocal449.org/compare**

IBEW Wage & Benefits June 1, 2021								
		You	ur Wage & Benefits	IBEW LOCAL 449				
Wages (working assessments deducted)	\$32.20	\$	Wages					
Health Insurance	\$7.40	<u>e</u>	Health Insurance	Years Worked	10	20	30	40
Personal Care Account (Flex Plan)	\$1.00	Ψ	i lealth instrance					
8th District Pension	\$4.50	\$	Personal Care Account (Flex Plan)	8th District Pension	\$1,215.00	\$2,430.00	\$3,645.00	Caps at 30 best years
our District Crision		\$	Pension	NEBF Pension	\$320.00	\$640.00	\$960.00	\$1,280.00
8th District Annuity	\$1.00	\$	Annuity - 401(k)	IDEM Dension	¢45.00	¢00.00	¢425.00	¢400.00
NEBF Pension	\$.1.01	\$	Pension	IBEW Pension	\$45.00	\$90.00	\$135.00	\$180.00
Wage/Benefits Hourly Total	\$47.11	\$	Your Hourly Total	Monthly Total—without annuity	\$1,580.00	3160.00	\$4,740.00	\$5,105.00
If the amount in the "Earnings Difference" box to the right is less than the IBEW "Hourly Total" above, you're not earning what you should be. Let IBEW 449 help improve your life.			Earnings Difference	Annuity - Total contributed with growth calculated	\$30,039.35	\$94,892.05	\$161,960.53	\$172,328.53