Winter Safety. The roads are slick, and simply walking to the jobsite is hazardous this time of year. Please watch out for your Brothers and Sisters, and make sure they are following the necessary safety precautions for working in cold weather. Be careful both on and off the job so you are able to spend your free time with your family and friends. Visit our website at www.ibew292.org/Safety/ for more information.

Service Pins. We sent out over 560 letters to members with service of 10, 20, 25, 30, 35, 40, and 45 years to be awarded at an upcoming meeting. This policy began two years ago, and we award members that qualify for that year’s pin only. If your service falls between those years or you want another pin, come into the Minneapolis office.

Code Books. The inside construction LMCC is purchasing 2014 National Electrical Code Books this year for active Journeymen and Apprentices, and yours is available by showing your current dues receipt at the Minneapolis JATC in St. Michael or either of the IBEW Local 292 business offices. You must sign for the book, and if you are picking up for several members you will need to sign for theirs as well.

Minority Caucus. IBEW Local Union 292 is participating in the January 2014 IBEW Electrical Workers Minority Caucus in Kansas City, with members of the Ladies Auxiliary and the Young Workers in attendance. These types of events are a great way to meet other Brothers and Sisters in the trade and to build Solidarity.

Stand Together. In Brotherhood we need to promote Unionism and Solidarity both inside and outside our own Local. When we stand together, communicate together, work together, and socialize together, we create a Local that will prosper together. An injury to one is an injury to all.

Upcoming Events.

- Core 4 / Pro 10 classes are scheduled for Thursday, January 23 from 12-4 p.m. and Wednesday, February 5 from 5-9 p.m. in the Guy Alexander Conference and Training Room.
- The Snowball Dinner and Dance is Saturday, February 15 at 6 p.m. at the UFCW Local 653 hall in Maple Grove.
- The Day on the Hill is Tuesday, March 18 at 7:30 a.m. at IBEW Local 110’s hall in St. Paul. Sign up for all these events by calling the Local 292 hall at 612-379-1292.

Holiday Thanks. I want to thank ALL of the volunteers that helped with both the Holiday Lights in the Park and the Children’s Christmas Party. Because of these Brothers and Sisters who gave their time, the events were very successful and enjoyed by many. Thank you again for your commitment to IBEW Local Union 292.

Council Member Snope. Brother Andy Snope was elected to the Golden Valley City Council on Election Day in November 2013. Congratulations Andy!

See you at the meeting!
Scholarship Reminders

Alexander & Krech Scholarship
IBEW Local #292
For Local #292 members and dependents
https://www.ibew292.org/Scholarships
Application form on Local #292 website
Deadline: March 1, 2014

Charles R. Brett Scholarship
IBEW Minnesota State Council
For children of IBEW members
www.ibew292.org
Application form link on Local #292 website
Deadline: May 9, 2014

IBEW Founders’ Scholarship
IBEW International
For IBEW members only
www.ibew.org
Click-on “Union Plus Scholarship”
Deadline: postmarked prior to May 1, 2014

Nellie Stone Johnson Scholarship
Referred by MN AFL-CIO
For racial/ethnic union members/dependents
www.nelliestone.org
Click-on “Scholarship Program”
Deadline: postmarked by May 1, 2014

Union Plus Scholarship
Sponsored through AFL-CIO affiliated unions
For current & retired members & dependents
www.unionplus.org
Enter key-word “Scholarship”
Deadline: January 31, 2014, 12 Noon E.S.T

David K. Roe Scholarship
Hubert H. Humphrey Memorial Award
Donald Pilla Memorial Award
Martin Duffy Adult Learner Scholarship
MN AFL-CIO
For affiliated union members or dependents
www.mnaflcio.org
Enter key-word “Scholarship”
Deadline: April 30, 2014

The MN AFL-CIO’s scholarship offerings
and deadline are not finalized until mid-January each year. The above
noted scholarships typically have been
offered yearly with the indicated
application deadline. Please check the
organization’s website in January for
2014’s specific awards and deadline.

Please check IBEW 292’s website for up-to-date
information on these scholarships.
https://www.ibew292.org/Scholarships

Deaths
Active Members
Daniel Bazoff 29 Nov 2013
David Svoboda 12 Oct 2013

Retired Members
Melvin Anderson 16 Nov 2013
Gary Boline 15 Dec 2013
Joe Kramer 24 Oct 2013
Floyd Madison 25 Oct 2013

Retirements
Conradations
Theodore D. Fastebender 10 1 Oct 2013
Michael N. Fraser 10 1 Nov 2013
Barry D. Hollins 10 1 Dec 2013
Kevin W. Jones 10 1 Jan 2014
Gary D. Larson 10 1 Jan 2014
Thomas J. Raiche 10 1 Sep 2013
Ernest C. Samuelson N 1 Oct 2013

LU = Retired Local Pension
N = NEBF IO = IBEW PBF

Your Employee Assistance Program:
Free, confidential, convenient, voluntary

Life does not always go smoothly. All of us experience times when a personal problem or crisis situation
affects the way we function at work or home. Your Employee Assistance Program (EAP) is a problem-solving
resource available to you and your household members. A professional counselor will assist you
in assessing your situation, finding options, making choices, or locating further help.

It’s free. Your employer covers the cost of initial assessment, additional problem solving sessions, and
referral services. If there is a need for further counseling or treatment, your counselor will help you
explore various options.

It’s confidential. Your EAP has been set up with The Sand Creek Group, Ltd., an outside counseling
resource to assure confidentiality. No one at work will know you have chosen to seek help unless you
choose to tell them. Nothing concerning your use of EAP will appear in your personnel file.

It’s convenient. Your EAP is as close as your phone. The confidential intake process most often results
in a face to face meeting with one of our licensed counselors near your work or home. Phone counsel-
sing services are also available.

It’s voluntary. Usually you are the person that is first aware of some stress or problem and will call for
an appointment. Occasionally a manager, supervisor, or co-workers may suggest you contact the EAP.
Ultimately the decision is yours.

It’s only a phone call away. 651-430-3383 or 888-243-5744. www.sandcreekeap.com

2014 POLITICAL SEASON
Get involved early: Attend your Precinct Caucus on February 4

On Tuesday, February 4, 2014, beginning at 7 p.m., Minnesota’s major political
parties will be holding their Precinct Caucuses. This is an important opportunity to get
involved at the neighborhood level and begin the discussion on topics that are impor-
tant to us as working men and women. It also gives us the opportunity to send those
who will represent these ideas on to the next political level as delegates to the district,
county, and state nominating conventions.

Your February Precinct Caucus is an easy process;
the important part is getting there.

For more information, check your political party’s website; call the Local 292 Political
Coordinator, Andy Snope, at 612-617-4238; or check the Local 292 website:
www.ibew292.org/Political/
Children's Christmas Party
Summary Annual Reports for Electrical Workers Local 292 Employee Benefit Plans

REPORT IDENTIFICATION

The Electrical Workers Local 292 Employee Benefit Plans are required by federal law to provide you with summary annual reports of the Health Care, Vacation & Holiday, Supplemental Unemployment Benefit (SUB), and Defined Contribution & 401(k) Plans. The full annual reports for each benefit plan are filed with the Employee Benefits Security Administration under the following employer identification numbers:

- Health Care Plan: 41-1384754
- Vacation & Holiday Plan: 41-1701466
- Supplemental Unemployment Benefit Plan: 41-1876011
- Defined Contribution & 401(k) Plan: 41-1760754

Benefits are paid to qualified members and their beneficiaries from the IBEW Trust Funds, which are administered by the Joint Board of Trustees. A summary of the income, expenses, and assets of the Health Care, Supplemental Unemployment Benefit (SUB), Defined Contribution & 401(k), and Vacation & Holiday Plans as of April 30, 2013, is listed below:

Insurance Information

The Health Care Plan has contracts with ULLICO and BlueCross BlueShield of Minnesota to pay certain life, stop loss, medical, accidental death and dismemberment, and prescription drug claims incurred under the terms of the Plan. The total premiums paid for the policy year ended December 31, 2012, were $4,363,149. The total premiums paid for the policy year ended September 30, 2012, were $173,392.

SUMMARY ANNUAL REPORTS

<table>
<thead>
<tr>
<th>Plan</th>
<th>Health Care</th>
<th>SUB</th>
<th>Defined Contribution &amp; 401(k)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLAN INCOME</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employer contributions</td>
<td>$35,030,687</td>
<td>$1,472,504</td>
<td>$17,483,615</td>
</tr>
<tr>
<td>Participant contributions</td>
<td>5,763,501</td>
<td>-</td>
<td>5,311,749</td>
</tr>
<tr>
<td>Other contributions</td>
<td>-</td>
<td>-</td>
<td>189,199</td>
</tr>
<tr>
<td>Realized gains</td>
<td>509,291</td>
<td>-</td>
<td>6,236,300</td>
</tr>
<tr>
<td>Investment earnings</td>
<td>5,908,013</td>
<td>485,495</td>
<td>43,075,010</td>
</tr>
<tr>
<td>Other income</td>
<td>624,451</td>
<td>7,075</td>
<td>755,398</td>
</tr>
<tr>
<td><strong>Total plan income</strong></td>
<td><strong>$47,835,943</strong></td>
<td><strong>$1,965,074</strong></td>
<td><strong>$73,051,271</strong></td>
</tr>
<tr>
<td>PLAN EXPENSES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative expenses</td>
<td>$1,884,622</td>
<td>$172,910</td>
<td>$2,141,575</td>
</tr>
<tr>
<td>Benefits paid*</td>
<td>41,777,249</td>
<td>945,512</td>
<td>17,625,124</td>
</tr>
<tr>
<td><strong>Total plan expenses</strong></td>
<td><strong>$43,661,871</strong></td>
<td><strong>$1,118,422</strong></td>
<td><strong>$19,766,699</strong></td>
</tr>
<tr>
<td>PLAN ASSETS (After Subtracting Liabilities)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning – 5/01/12</td>
<td>$93,927,940</td>
<td>$10,224,089</td>
<td>$451,954,812</td>
</tr>
<tr>
<td>Increase for the year</td>
<td>4,174,072</td>
<td>846,652</td>
<td>53,284,572</td>
</tr>
<tr>
<td>Ending – 4/30/13</td>
<td><strong>$98,102,012</strong></td>
<td><strong>$11,070,741</strong></td>
<td><strong>$505,239,384</strong></td>
</tr>
</tbody>
</table>

* to participants and beneficiaries
EXPLANATION OF PLAN ASSETS INCREASES/DECREASES
The increases (decreases) during the year include unrealized appreciation and depreciation in the value of plan assets, that is, the difference between the value of plan assets at the end of the year and the value of plan assets at the beginning of the year or the cost of assets acquired during the year.

MINIMUM FUNDING STANDARDS
At the end of the plan year, a total of 6,363 people were participants in or beneficiaries of the Defined Contribution & 401(k) Plan, although not all of these people had yet earned the right to receive benefits.

ASSETS, INCOME, AND EXPENSES – Vacation & Holiday Plan
The value of the Plan’s assets, after subtracting liabilities, was $1,616,749 as of April 30, 2013, compared to $1,077,601 as of May 1, 2012. During the plan year, the Plan experienced an increase in its net assets of $539,148.

During the plan year, the Plan had total income of $15,928,731 consisting entirely of employer contributions. Plan expenses were $15,389,583 consisting entirely of benefits paid to participants.

YOUR RIGHTS TO ADDITIONAL INFORMATION
You have the right to receive a copy of each full annual report or any part thereof upon request. The items listed below are included in the reports of the Plans as noted:

- Insurance information including sales commissions paid by insurance carriers (Health Care Plan)
- Financial information on payments to service providers (All Plans except Vacation & Holiday Plan)
- Information regarding any common collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the Plan participates (Defined Contribution & 401(k) Plan)
- Auditor’s report (All Plans)
- Assets held for investment (All Plans except Vacation & Holiday Plan)

To obtain a copy of each of the full annual reports, or any part of a report, write or call the office of the Plan Administrator, Electrical Workers Local 292 Employee Benefit Plans, 6900 Wedgwood Road, Suite 425, Maple Grove, MN 55311, (763) 493-8830.

The charge to cover copying costs will vary according to which report(s) you wish to receive. The full annual report of the Health Care Plan is $45.50; Supplemental Unemployment Benefit Plan is $2.75; the Defined Contribution & 401(k) Plan is $20.75; and the Vacation & Holiday Plan is $.50. Individual pages are $.25 each. You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of each plan and accompanying notes or a statement of income and expenses of each plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for copying of these portions of the report. These portions are furnished without charge.

You also have the legally protected right to examine each annual report at the main office of the Plans, 6900 Wedgwood Road, Suite 425, Maple Grove, MN 55311 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

OTHER INFORMATION
Administrative expenses include investment expenses of $92,065 for the Health Care Plan, $1,676,578 for the Defined Contribution & 401(k) Plan, and $2,495 for the Supplemental Unemployment Benefit Plan.
At this time every year, members are reminded about two important health-related issues: the guidelines for childbirth hospital stays and an explanation of coverage for mastectomies. Please read carefully and call the Benefit Office if you have any concerns or questions.

Childbirth

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother of the newborn child to less than 48 hours following a vaginal delivery or less than 96 hours following a cesarean section delivery. However, the plan or issuer may pay for a shorter stay if the attending provider (eg, physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother and newborn earlier.

Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother of newborn than any earlier portion of the stay.

In addition, a plan or issuer may not require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48-hours (or 96-hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification. For information on pre-certification, contact the plan administrator at 763-493-8840 (Claims).

Mastectomies

Several years ago, Congress adopted a new Section 713 to ERISA which requires group health care plans that provide medical and surgical benefits with respect to mastectomies to include, in the case of a participant or beneficiary who is receiving benefits in connection with a mastectomy and who elects breast reconstruction surgery, coverage for (1) reconstruction of the breast on which the mastectomy has been performed; (2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and (3) prostheses and physical complications for all stages of the mastectomy procedure, including lymphedemas. This coverage may be subject to any annual deductibles and co-insurance provisions which may be deemed appropriate and are consistent with those established for other benefits under the Plan.

This new section provides that a group health care plan may not (1) deny to a patient eligibility, or continued eligibility, to enroll in or to renew coverage under the terms of the Plan, solely for the purpose of avoiding requirements of this section; and may not (2) penalize or otherwise reduce or limit the reimbursement of an attending provider, or provide any incentives (monetary or otherwise) to an attending provider to induce such provider to provide care to an individual participant or beneficiary, in a manner inconsistent with this new coverage requirement.
January 2014
1 New Year’s Day.
   Office closed.
7 IBEW Local 292 History Committee and Movie Night. 7 p.m.
   Guy Alexander Conf. & Training room.
9 St. Cloud Informational meeting. 6 p.m.
   St. Cloud union hall, 2803 Clearwater Road.
14 Retirees Club meeting. 12:30 p.m.
   Stewards meeting. 6 p.m.
   General Membership meeting. 7 p.m.
20 Martin Luther King Day. Office closed.
28 Executive Board meeting. 4 p.m.

February 2014
4 Political Precinct Caucuses. 6-9 p.m.
   IBEW Local 292 History Committee and Movie Night. 7 p.m.
   Guy Alexander Conf. & Training room.
6 St. Cloud Informational meeting. 6 p.m.
   St. Cloud union hall, 2803 Clearwater Road.
11 Retirees Club meeting. 12:30 p.m.
   Stewards meeting. 6 p.m.
   General Membership meeting. 7 p.m.
15 3rd Annual Snowball Dinner & Dance. 6 p.m.
25 Executive Board meeting. 4 p.m.

March 2014
4 IBEW Local 292 History Committee and Movie Night. 7 p.m.
   Guy Alexander Conf. & Training room.
6 St. Cloud Informational meeting. 6 p.m.
   St. Cloud union hall, 2803 Clearwater Road.
9 Daylight Savings Time begins.
11 Retirees Club meeting. 12:30 p.m.
   Stewards meeting. 6 p.m.
   General Membership meeting. 7 p.m.
18 IBEW Day on the Hill. 7:30 a.m.
   Registration at IBEW Local 110.
24 IBEW State Council Legislative Reception.
   5-8 p.m. Mancini’s, 531 West 7th Street, St. Paul.
25 Executive Board meeting. 4 p.m.

2014 POLITICAL SEASON
Get involved early: Attend your Precinct Caucus on February 4
See page 2 for more information.