Quarterly Dues Payment

Increase Effective January 1, 2020

The Delegates to the 39th IBEW International Convention approved amendments to Article IX of the IBEW Constitution. Accordingly, effective January 1, 2020, there will be a per capita increase of $1.00/month or $3.00/quarter for all members. The following rates will apply for dues payments covering January 2020 thru December 2020:

“A” Members -- $118.50 per quarter
Breakdown – Per Capita $60.00/month
Pension Fund $57.00/month
Basic Dues $  1.50/month

“BA” Members -- $20.00 Per Capita a month plus working assessment

You can pay either:
• 1 quarter (3 months) $118.50
• ½ year (6 months) $237.00
• ¾ year (9 months) $355.50
• Full year (12 months) $474.00

According to the IBEW Local 43 By-Laws dues are to be paid quarterly in advance
• 1st Qtr. owed January • 2nd Qtr. owed April
• 3rd Qtr. owed July • 4th Qtr. owed October

Obituaries

IBEW 43 notes the passing of these members, with gratitude for their service to the union.

Edward McWilliams passed away October 6, 2019 at age 60. Brother McWilliams was initiated into Local 43 in 2001. He was an IBEW member for 18 years.

Henry (Hank) Allen, Jr. passed away October 8, 2019 at age 73. Brother Allen was initiated into Local 328 in 1974. He was an IBEW member for 45 years.

Doug Czirr passed away October 18, 2019 at age 62. Brother Czirr was initiated into Local 43 in 2001. He was an IBEW member for 18 years.
SAVE THE DATE!

**Local 43 Night at Lights on the Lake**

Date: Thursday, December 12, 2019
6:00–8:00 PM

Location: Joseph A. Griffin Visitor Center
6790 Onondaga Lake Trail
Liverpool, NY 13088

**STAY TUNED FOR FURTHER DETAILS**

Santa will be there to greet your kids—Bring a camera!

Enjoy refreshments—Hot Cocoa & Donuts

SYRACUSE CRUNCH & UTICA COMETS HOCKEY TICKETS

Through the donations of members who contribute to the Brotherhood Fund, we've purchased 8 tickets to each Crunch home game in Syracuse and 6 tickets to each Comets home game in Utica. If you are interested in attending any of these games this 2019-2020 season, please call or stop in to the union office to reserve your seats.

NOTE: Tickets can only be reserved two (2) weeks prior to the beginning of any particular month.
Tickets are to be used by Union members and their families ONLY.
Maximum: Up to 4 tickets per game / 1 game per season

2020 UNION SPORTSMAN ALLIANCE GUN CALENDARS ARE NOW AVAILABLE!!

$35.00 ea. — Featuring 2-Guns-A-Week Sweepstakes!
Contact the union office to get yours now!

3rd Annual Big Buck Contest—January 19, 2019

- To be held at the Local 43 ETA Training Center, 4566 Waterhouse Rd., Clay, NY — 11 am to 3 pm
- 1st, 2nd, & 3rd Prizes will be given for biggest buck in Bow, Gun and Muzzleloader
- Prizes will also be given for biggest six point in each category
- $20 registration fee signs up the member and their children
- Winner will be the largest grossing rack (no deductions) - Only the largest racks will be scored — Bucks must be harvested in N.Y.S.
Reminder to all Journeymen

In our current contract - Section 2.19 Tool List - it states “In addition, Journeymen shall be responsible to have verifiable ‘OSHA-10’ training and CPR certified training.” Please call the Training Center (315-546-0221) to see when the next scheduled classes are if you need either of these training sessions.

OSHA-10 and CPR training are needed to work in Local 43’s jurisdiction as a Journeyman.

Free, Confidential Counseling Services

provided by Mental Health Professionals are available either in-person or over the phone. We encourage you and your eligible family members to take advantage of this benefit whenever you feel that life is getting too stressful. Call 1-800-EAP-CALL for assistance. Our Member ID is: 93793410 Our Group ID is: 8413

Listed below are some jobs our members have recently worked on:

Due to our organizing efforts, some of Local 43’s Successes in the construction field -

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
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<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Tumble Rock Apts-Camillus</td>
<td>$12,000,000</td>
<td>New Hartford Urgent Care</td>
<td>$750-800,000</td>
</tr>
<tr>
<td>O’Reilly’s Auto Supply-Fulton</td>
<td>$800,000</td>
<td>Steet Ponte Auto Group</td>
<td>$3,800,000</td>
</tr>
<tr>
<td>Steet Ponte Car Dealership</td>
<td>$1.5-2,000,000</td>
<td>Utica Zoo</td>
<td>$3,100,000</td>
</tr>
<tr>
<td>Taco Bell Utica Remodel</td>
<td>$300-500,000</td>
<td>Dollar General</td>
<td>$2,900,000</td>
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Please patronize these businesses in support of Local 43 and Union labor -

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<tr>
<th>Name</th>
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<tbody>
<tr>
<td>McDonald’s—Cortland</td>
<td>Core Life Eatery—Camillus</td>
<td>4 Seasons Car Wash—Liverpool</td>
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<tr>
<td>Rescue Mission—Camillus</td>
<td>Planet Fitness-New Hartford</td>
<td>Burris Motors—Oswego</td>
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<tr>
<td>Blink Fitness—Western Lights</td>
<td>Starbucks-Consumer Sq.—New Hartford</td>
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We are really trying to make an effort to Go Green
Please consider switching to the digital newsletter
Email Chris at cgraf@ibew43.org and let her know you
would like to switch; We appreciate your participation!

**Group Email /Group Text**

In an effort to communicate with our membership better, we have been utilizing a group email service and a group text service to keep every member up-to-date on Local 43 news and events.

If you have not been receiving these emails and/or texts, please send Chris an email at cgraf@ibew43.org with your updated information.
2019 Open Enrollment

November 1, 2019 through November 30, 2019:

Open Enrollment is your annual opportunity to review your benefit coverage and make choices for the upcoming calendar year.

During Open Enrollment, you may elect coverage, change coverage, opt-out of coverage, or add an eligible dependent.

2020 Health Premium Rates:

- Single: $540.00
- Family: $1,115.00
- Opt-Out-Of-Coverage: $100.00

All coverage options include Short-term Disability for Occupational and Non-Occupational Sickness or Injury, Life Insurance ($50,000 Death Benefit), Accidental Death & Dismemberment (up to $50,000), Employee Assistance Program (EAP) and Health Reimbursement Account (HRA). Benefit premium costs are not deducted from your weekly paycheck.

- **Members who are enrolled as an OPT-OUT - or who have Single Coverage with Dependents, MUST RENEW ENROLLMENT ANNUALLY.**

- **If you are enrolled as an OPT-OUT-OF-COVERAGE and you do not return the Open Enrollment forms, you be automatically enrolled for single coverage.**

An Open Enrollment packet was mailed to your home October 8, 2019.

- **If you fail to make your changes on or before November 30, 2019, your next opportunity to do so will be during the next Open Enrollment period in November 2020.**

*For further information, please call the Fund Office at 315-474-5729.*
Enhancements to RetireSmart.com and Mobile App
Login Procedure

As a member of IBEW Local 43 and as a participant in the Annuity Fund, you've made a smart move and have taken the important first step toward saving for retirement. But an important part of being smart is being secure with your personal information online. At MassMutual, we aim to provide our customers with a seamless and safe digital experience. As part of our commitment to keeping all of your information secure, starting in November, you will be required to set up Two-Factor authentication for your online retirement account. We want you to enjoy the ease and convenience of a digital world and not have to worry about cyber security. Your safety is our top priority!

What is Two-Factor Authentication (2FA)?

2FA is a security process where a user provides two different authentication factors to verify themselves and grant access to their account. It adds an additional layer of security by making it hard for attackers to gain access to their devices or online accounts.

How does this affect you?

Starting November 6th, RetireSMART.com and RetireSMART mobile app users will notice an updated and enhanced login experience. When logging in to RetireSMART.com or the RetireSMART mobile app., you will be guided through the steps to establish a new, stronger, and more secure username and password using an email address and a phone number for verification. This new username and password can be used both online and on the mobile app.

Need help?

Visit retiresmart.com or contact MassMutual at 1-800-743-5274 between the hours of 8:00 a.m. — 8:00 p.m., ET.