



2025 Non Licensed Installer

Effective January, 1 2025

Gross Wages Table - Tech levels based on hours accumulated

Foreman Installer 100% 1351+ hours	Installer 100% 1351+ hours	Installer 85% 901-1350 hours	Installer 75% 451-900 hours	Installer 65% 0-450 hours
\$46.70	\$42.68	\$36.28	\$32.01	\$27.74

Vacation Account - Diverted

(\$1.87, \$1.70, \$1.45, \$1.28, \$1.11) per hour, or 4% of gross is withheld and diverted into a “Vacation” account in your name at the IBEW United Workers Federal Credit Union. This money is yours to do with what you please, but the original intent was to provide an account to cover days off due to illness, vacation, holidays, etc. The money is deposited and available to you around the 20th of each month.

Initiation Fee

A one-time fee of **\$16.50**, which covers your first month of Basic Dues (see below) is due within the first thirty days of joining Local 48.

Basic Membership Dues Paid by Employee

These dues are a fixed monthly cost that you must arrange to pay. **\$.34 per hour (\$58.50/month) for Basic Dues.** Active “A” membership in the IBEW qualifies members for participation in the IBEW Pension Benefit Plan. (Note: The “hourly rate” assumes an average of 173 hours per month.)

Working Dues Paid by Employee

Your employer withholds the following dues from your weekly paycheck. The hourly costs are figured on a regular 40-hour workweek with no overtime. **(\$0.82, \$0.75, \$0.63, \$0.56, \$0.49)** per hour (1%) for Working Dues cover the day-to-day costs of running the union hall.

*Note: Some of these expenses can be deductible from taxes depending on your tax status. For additional information, speak with a tax expert.

Effective “Take-home” Wage:

Foreman Installer 100% 1351+ hours	Installer 100% 1351+ hours	Installer 85% 901-1350 hours	Installer 75% 451-900 hours	Installer 65% 0-450 hours
\$45.54	\$41.59	\$35.31	\$31.11	\$26.91



The employer will pay benefits for every hour worked in addition to the hourly wage. There is no cost to the employee for any of the following benefits:

Fringe Benefits Paid by the Employer

(\$10.50, \$10.50, \$10.50, \$10.50, \$10.50) per hour is paid to the Harrison Electrical Workers Trust Fund to pay for full-family medical, dental, and vision insurance. This fund also provides supplemental retiree health-care and pre-Medicare insurance to early retirees. See Trust Plan documents for more info.

(\$2.39, \$2.39, \$2.39, \$2.39, \$2.39) per hour for Harrison Electrical Workers Trust Fund Flexible Benefit Plan - Supplemental plan designed to provide you with a variety of benefits to meet your individual circumstances. Can be used tax-free for medical expenses or dependent care expenses. May also be used to supplement unemployment but is taxed at regular income levels.

(\$8.31, \$8.31, \$7.06, Exempt, Exempt) per hour for Edison Pension. This is a Defined Benefit Pension with a five-year vesting period. Forecasting for a 5 year IBEW career your monthly check would be around \$400 a month upon retirement for life. Forecasting a 25 year IBEW Career your monthly check would be around \$3200 a month upon retirement for life.

(\$1.40, \$1.28, \$1.09, \$0.96, \$0.83) per hour (3%) for NEBF Pension Plan. This is a Defined Benefit Pension with a five-year vesting period. Currently \$32 for each year worked with at least 300 hours, i.e. 25 years worked times \$32 per year worked will earn you \$800 a month upon retirement.

(\$2.30, \$2.30, \$1.96, Exempt, Exempt) per hour for IBEW District No. 9 Pension Plan, a 404(c) Annuity. You are 100% vested from day one. This is a Defined Contribution Plan where you may choose from many different investment options.

Total Wage Package minus dues:

Foreman Installer 100% 1351+ hours	Installer 100% 1351+ hours	Installer 85% 901-1350 hours	Installer 75% 451-900 hours	Installer 65% 0-450 hours
\$70.44	\$66.37	\$58.31	\$44.96	\$40.63

Optional Benefits:

The Cornell-Hart Pension is a voluntary contribution plan available to all LU 48 members. See your employer for application forms to automatically direct up to \$19,500 per year or up to \$25,500 if you are older than 50, into the Cornell-Hart 401(k). You choose how much you want deducted per hour.