

ELECTRICAL WELFARE TRUST FUND

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Electrical Workers Trust Fund (“Fund”) has adopted the following changes to the Fund’s Summary Plan Description (“SPD”). Please keep this document with your SPD.

1. The second paragraph of the Section entitled Hours Bank on page 28 of your SPD is deleted and replaced with the following, effective December 1, 2019:

If you work more than the required 135 hours in a month, all hours in excess of 135 are credited to your hours bank in the following month. If you work less than the required 135 hours in a month, all hours worked for that month are credited to your hours bank the following month. You may draw on the hours in your bank to prevent a lapse in coverage in subsequent months in which you lack the minimum required hours; however, you may not apply the hours from your bank to a month that happened in the past. The maximum number of hours you can bank is 810. (Active Electrical Worker Employees who become Retired Employees are eligible to use a maximum bank of 405 hours.)

2. The Section entitled Making Payments to Maintain Your Eligibility on page 29 of your SPD is deleted and replaced with the following, effective December 1, 2019:

If you were eligible for Plan coverage as an Active Electrical Worker and you no longer have at least 135 hours in your bank of hours, you may be able to self-pay to continue your coverage under the Plan for a limited time if your coverage otherwise would lapse. You may make self-payments to continue your coverage if you have at least one hour in your hours bank or you worked at least one hour of covered employment in the preceding month.

3. The Section entitled Delinquent Contributions From Employers beginning on page 29 of your SPD is deleted and replaced with the following, effective December 1, 2019:

If your employer does not make the required contributions on your behalf, you and your family will lose your right to benefits once any hours accumulated in your hours bank drop below 135, unless you choose to self-pay for coverage in accordance with the rules described above.

Only hours that paid are for at the proper rate are credited to your eligibility. If your employer is delinquent (that is, not paying contributions), and the Plan is aware that you were working for that employer based on their last paid report, you will be notified that your employer is delinquent.

If you continue to work for a delinquent employer, benefits for you and your family will be in jeopardy. While the Plan will take action – including legal action – to

collect the contributions, if the contributions are not paid, you will not be eligible for coverage during the related time periods unless you use the hours in your hours bank or self-pay for coverage. If your employer later pays the contributions owed on your behalf, your hours bank will be restored and/or the amounts you self-paid will be refunded to you. If you did not use your hours bank or self-pay during the relevant period, your eligibility will be retroactively reinstated but your family's benefit claims and prescriptions may be delayed, and the Fund Office may be unable to verify your coverage with the United Healthcare and dental PPO providers.

4. The first sentence of the Section entitled When Your Coverage Ends on page 30 of your SPD is deleted and replaced with the following, effective December 1, 2019:

As an Active Electrical Worker, your coverage will terminate upon the occurrence of any one or more of the following events, unless you are able to use the hours in your hours bank, or self-pay, to temporarily continue coverage.