

ELECTRICAL WELFARE TRUST FUND

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Electrical Welfare Trust Fund (“Fund”) has adopted the following changes to the Electrical Welfare Trust Fund’s Plan document to assist Fund participants and dependents who would otherwise experience a loss of Fund eligibility as a result of the COVID-19 pandemic. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

Hours Bank Donation Program

Effective July 1, 2020, the Board of Trustees of the Fund has established an Hours Bank Donation Program (“Program”) pursuant to which Fund participants may donate hours currently held in their own individual Hours Banks under the Fund’s Plan of benefits to the Fund’s newly created Hours Bank Donation Pool Account (“Pool Account”). The Pool Account will be used to provide donated Hours to participant applicants who would otherwise lose eligibility for coverage under the Fund due to one of the following reasons:

- (1) The participant has been advised by a physician to self-quarantine due to COVID-19, including if a physician advises that the participant has a pre-existing condition that presents undue risk if s/he were not subject to self-quarantine; or
- (2) The participant is providing necessary care for an individual who has been advised by a physician to self-quarantine due to COVID-19, including if a physician advises that the individual under the participant’s care has a pre-existing condition that presents undue risk if the individual were not subject to self-quarantine.

Donating Hours: In order to donate hours to the Pool Account from your personal Hours Bank, you must meet the following criteria, which are designed to help your fellow participants while protecting the long-term financial health of the Fund:

- You must currently have a full personal Hours Bank (810 Hours);
- You may donate up to a maximum of 270 Hours (two months of coverage) from your personal Hours Bank;
- You may donate Hours in one month (135 Hours) or two month (270 Hours) increments;
- Once you have made a donation of Hours, you may not make another donation until your personal Hours Bank is full again; and
- The Fund will accept Hours donations to the Pool Account through December 31, 2020.

Any participant who would like to donate Hours from his/her personal Hours Bank under the Fund to the Pool Account should contact the Fund office at eligibility@ewtf.org.

Applying to Receive Donated Hours: Any participant who would like to apply for continued eligibility on or after July 1, 2020 through use of Hours held in the Pool Account must contact the Fund office at info@ewtf.org. In order to be eligible to receive Hours from the Pool Account, a participant applicant must:

- Have been eligible for coverage in the month before the extended eligibility period would begin (for example, a participant applying for extended eligibility effective July 1, 2020 must have been eligible for coverage under the Plan as of June 30, 2020);
- Complete the necessary application form; and
- Provide documentation from a physician stating that the participant, or an individual under the participant's care, as applicable, meets one of the categories specifically described above.

If a participant is determined to be eligible, the participant and his eligible dependents, if any, will receive a one-time eligibility extension of up to two months of Plan coverage, subject to the availability of Hours in the Pool Account. Applications for continued eligibility through use of the Pool Account will be processed on a first come first serve basis in the event that the Pool Account does not contain sufficient Hours to cover all eligible participant applications.

The Fund will accept applications under the Program through December 31, 2020. All applications must be emailed to eligibility@ewtf.org for inclusion in the Program. Submission of an application under the Program is not a guarantee that extended coverage will be provided. Further, in the event that extended coverage is provided and the Fund later determines that the participant did not meet the requirements for coverage, the participant will be obligated to refund the amount of any claims paid by the Fund on his behalf or on behalf of his dependent(s) during the extended coverage period.

Once you have received two months of extended eligibility through use of the Pool Account, you may not receive any further extension of eligibility through this Program. The Program is intended as a temporary measure to assist participants for a limited time period while they locate a more permanent source of health coverage.

Please contact info@ewtf.org if you have questions regarding this Program.