

**ELECTRICAL WELFARE TRUST FUND
SUMMARY OF MATERIAL MODIFICATIONS**

The Board of Trustees of the Electrical Welfare Trust Fund (“Fund”) is pleased to announce that it has adopted the following benefit enhancements to the Fund’s Plan of benefits. Please keep this document with your Summary Plan Description (“SPD”) and Summary of Benefits and Coverage (“SBC”).

1. Effective January 1, 2024, pages 15 and 105 of your SPD are amended to reflect the following increase to the death benefit:

- The benefit payable on behalf of an eligible Active Electrical Worker or Active Non-Bargaining Unit Employee is increased to \$50,000
- The benefit payable on behalf of an eligible Retiree is increased \$12,000

2. Effective as soon as administratively feasible on or after January 1, 2024, in the Vision Benefits Section of your SPD, the seventh bullet under the heading What’s Not Covered on page 87 is deleted and replaced with the following:

- **Except as described under the LASIK Eye Surgery heading on page 88 of this SPD, Eye surgery that can routinely be corrected through corrective lenses;**

3. Effective as soon as administratively feasible on or after January 1, 2024, the following is added to the end of Vision Benefits Section on page 88 of your SPD:

LASIK Eye Surgery

LASIK eye surgery for vision correction is covered under the Plan up to a lifetime maximum benefit \$1,000 per eye. You will be responsible for any amount billed by the provider in excess of \$1,000 per eye.

4. Effective January 1, 2024, the following pregnancy-related benefit is added to the bottom of page 71 of your SPD:

Pregnancy Leave Benefit

Pregnant participants who are not able to work as a direct result of their pregnancy during any part of the last 13 weeks of their pregnancy will be eligible to receive a weekly benefit equal to the lesser of: (i) 50% of their gross weekly wages based on a 40 hour work week; or (ii) \$1,000, for up to 13 weeks. The 13-week period will be determined based on the due date provided by the participant’s obstetrician (“Due Date”). If the participant does not give birth by the Due Date, this benefit may be extended for the lesser of: (a) two weeks; or (b) until the participant gives birth.

This benefit is payable only if the participant is not receiving a disability benefit or paid leave benefit from any other source. During any period in which a participant is receiving this

pregnancy leave benefit, her hours bank will be frozen, meaning there will be no additions or subtractions to the hours bank during this time. However, the participant will receive hours credit solely for the purpose of maintaining eligibility during the pregnancy leave benefit period. This benefit is available only to participants. It is not available to dependent spouses or daughters.

Notice re: Grandfathered Plan Status

The Electrical Welfare Trust Fund believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Electrical Welfare Trust Fund may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the telephone number listed below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

If you have any questions, please contact the Fund Office at 1-800-929-3983.