

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 modification to the Fund’s Plan of benefits. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

Effective September 18, 2023, the first two paragraphs and two bulleted lists under the section entitled “Eligibility for Active Non-Bargaining Unit Employees” on page 32 of your SPD are deleted and replaced with the following:

Eligibility for Active Non-Bargaining Unit Employees

You are considered an Active Non-Bargaining Unit Employee and eligible for benefits under this Plan if you work both:

- In a job category that is not subject to a collective bargaining agreement; and
- For: (a) an employer who has a collective bargaining agreement with IBEW Local 26, as well as a special written participation agreement with the Fund for Active Non-Bargaining Unit Employees that covers your participation; (b) Local No. 26 International Brotherhood of Electrical Workers (“Union”), within the scope of its participation agreement with the Fund; (c) IBEW 26 Federal Credit Union (“Credit Union”), within the scope of its participation agreement with the Fund; or (d) the National Electrical Contractors Association, Washington D.C. Chapter (“NECA”), within the scope of its participation agreement with the Fund.

Notwithstanding the foregoing, you are not considered an Active Non-Bargaining Unit Employee and are not eligible to participate if:

- You are a part-time employee who has never worked more than 80 hours in a four-week payroll month or 100 hours in a five week payroll month;
- You are a temporary employee who is hired to work, and actually works, twenty or less weeks in a calendar year, regardless of the number of hours worked;
- You are not actively employed for wages; or
- Your employer does not employ at least as many Active Electrical Workers as it does Active Non-Bargaining Unit Employees, unless your employer is the Union, the Credit Union or NECA.

Effective September 18, 2023, the following additional bullet point is added at the end of subsection entitled “When Your Coverage Ends” on page 33 of your SPD:

- Your Employer loses eligibility to participate in the Plan on behalf of its Non-Bargaining Unit Employees

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.