

AMENDMENT TO THE 4TH DISTRICT IBEW BUILDING TRADES PLAN

The Board of Trustees for the 4th District IBEW Health Fund has the authority to modify and amend the Plan as needed to better serve the interests of all Participants and Beneficiaries. The Board of Trustees, after consultation with their administrator and professional advisors, finds it necessary to amend the 2019 Building Trades Plan Summary Plan Description.

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AMENDMENT

Effective October 1, 2020, the “If Your Dollar Bank Balance is Zero on an Eligibility Determination Date,” within the Section titled “When Coverage Begins and Cost of Coverage,” and under “Self-Contributions” found on pages 7-8 of the Summary Plan Description will be replaced entirely as follows:

If Your Dollar Bank Balance Is ZERO on an Eligibility Determination Date

You may make a self-contribution to continue coverage. Your self-contribution equals the required monthly amount set by the Trustees. You may make up to 15 consecutive full self-contributions (30 full self-contributions effective March 1, 2019), to purchase coverage in this manner. The total number of consecutive months allowed under self-contributions and COBRA continuation coverage combined is 18 months (30 months effective March 1, 2019).

A few additional items to note:

- **If you become totally and permanently disabled**, as evidenced by your receipt of a Social Security disability award or a workers’ compensation total and permanent disability award, while eligible for benefits, you may make a self-contribution to continue coverage equal to the required monthly amount. You may continue to purchase coverage in this manner until you either recover and are able to return to work, or you retire under a qualified pension plan.
- **If you appeal the denial of Social Security disability benefits** and, in the interim, the maximum period of full self-contributions described in this section expires, you are entitled to make self-contributions for an additional six-month period. You must first submit satisfactory proof of your appeal of that denial. Additional six-month extensions may be granted upon submission of status reports from your attorney.
- **If you exhaust the maximum period of full self-contributions while you are unable to work due to a serious health condition**, you may continue to make self-contributions—in additional six-month increments—until you are able to regain eligibility through active employment (as described under the “Who’s Eligible” subsection of the “Eligibility and Participant” section). The illness or injury must prevent you from performing the essential job functions expected of persons in your job position. You must submit a written request for the additional periods of coverage and provide evidence of an

occupational injury recognized by a state workers' compensation agency and/or any medical evidence requested by the Fund Office. Once you are released to return to work, you must sign your Local Union's referral book and actively seek employment with a contributing Employer. Those working under a Participation Agreement must return to work immediately. The Board of Trustees has the sole and exclusive right to determine if an illness or injury qualifies you to make extended self-payments.

Failure to make the required self-contribution when due will result in termination of coverage. **Late contributions will not be accepted.** Once coverage terminates, you can reinstate coverage only by requalifying as an eligible active participant. See the "Who's Eligible" subsection of the "Eligibility and Participation" section and the "Cost of Coverage and Your Dollar Bank" subsection earlier in this section for more information.

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IN WITNESS WHEREOF, the Trustees have approved this Amendment this 3rd day of December, 2020. As a result of the Covid-19 pandemic, the Board has authorized the use of electronic signatures on the foregoing Amendment.

/s/ Bill Hamilton

/s/ Ted Brady

Chair

Secretary