

N.E.C.A. LOCAL UNION NO. 313 I.B.E.W.

BENEFIT FUNDS

Fund Office: Zenith American Solutions, Administrator, Rockwood Office Park, 501 Carr Road, Suite 220, Wilmington, DE 19809
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October 2022

RE: Summary of Material Modifications Notice - NECA Local 313 IBEW Health & Welfare Fund ("Welfare Plan") and NECA Local 313 IBEW Pension Plan ("Pension Plan")

Dear Participant:

This notice is to advise you of recent Plan changes adopted by the Board of Trustees with regard to the NECA Local 313 IBEW Health & Welfare Fund and NECA Local 313 IBEW Pension Fund.

1. Wellfare Plan: Chiropractic Benefit, TENS Unit & Physical Therapy

Effective September 1, 2022, the Plan will cover 100% of the "allowable charge," as defined in the Plan, less a \$10 copay. Physical therapy claims submitted by a chiropractor will be covered at 100% of the allowable charge subject to the \$10 copay for the chiropractic visit. Treatment with a Transcutaneous Electrical Nerve Stimulation (TENS) Unit at a chiropractor's office will be a covered expense.

2. Pension Plan: Rule of 85 Applicable to Temporary Supplement

Effective as of September 1, 2022, if a Participant for whom the sum of the Participant's age and Years of Service is equal to or greater than eighty-five (85) retires directly from active employment with either a reduced or unreduced Early Retirement Pension, a temporary supplement in the amount of fifteen hundred dollars (\$1,500.00) per month shall be paid in addition to the Early Retirement Pension commencing with the first payment and ending with the payment for the month in which the Participant reaches age sixty-five (65) or dies, if earlier.

This Plan Amendment does not affect temporary supplement eligibility which was in effect prior to September 1, 2022.

If you have any questions about these changes, please don't hesitate to contact the Fund Office.

Sincerely,

THE BOARD OF TRUSTEES