

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

HEALTH AND WELFARE FUND

Fund Office: Zenith American Solutions, Administrator, Rockwood Office Park, 501 Carr Road, Suite 220, Wilmington, DE 19809
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March 2018

RE: Summary of Material Modifications Notice - NECA Local Union No. 313 IBEW Health & Welfare Plan ("Plan")

Dear Plan Participant:

This notice is to provide you with updates of recent changes/clarifications approved by the Board of Trustees for the Plan referenced above. Please retain this notice with your Summary Plan Description (SPD) and other important papers for future reference.

The Trustees approved the following Plan modification.

Effective with the March 1, 2018 Benefit Quarter, a terminated participant who is within 24 months following his Plan termination date may self-pay for eligibility reinstatement for a Benefit Quarter in which he falls short of the required 360 hours in the corresponding Working Quarter, in an amount determined by multiplying the number of hours short of 360 hours (not to exceed 100 hours) by the Plan's current inside wiremen contribution rate. A participant may make this type of self-payment for only one Benefit Quarter in any 12-month period. This reinstatement self-pay provision shall terminate on February 28, 2019, at which time it will be eliminated from the Plan unless extended by the Trustees beyond that date.

A correction in the SPD regarding eligibility reinstatement was recently determined as noted below.

The SPD states on page 9, "If you lose eligibility because you stop working for a Contributing Employer but return to work within two years of the date your coverage terminated, you can reestablish coverage by working 360 hours during a Working Quarter. Coverage will begin on the first day of the following Working Quarter."

*It has been clarified that the reinstatement of coverage in the last sentence of the provision noted above will begin on the first day of the following **Benefit Quarter**, not the following Working Quarter. This should be considered an immediate correction to the current SPD as approved by the Trustees.*

As always, if you have any questions regarding your benefit plans, please do not hesitate to contact the Fund Office (Zenith American Solutions).

Sincerely,

THE BOARD OF TRUSTEES

SAE/ims