

BENEFITS UPDATE

June 2016

Changes to Health Care Coverage When You Retire

The Trustees have made the following important changes to the Electrical Insurance Trustees Health and Welfare Plan for Office and Miscellaneous Employees ("Plan") as described in the Summary Plan Description for the Plan, dated as of January 1, 2008.

This Benefits Update supplements the information contained in that Summary Plan Description.

Please keep these documents together for your records and future reference. If you have any questions about the benefit changes described in this Benefits Update, please contact the EIT Benefit Funds Office at 312-782-5442.

Health Care

When Coverage Ends

Beginning for determinations made on and after February 1, 2016, your coverage under the Plan will end when the first of the following events occurs:

- You fail to meet either contributed hours requirement, or
- Your employer fails to make any required contributions to the Plan on your behalf, or
- You retire, **unless you meet the contributed hours requirement for the previous three months or previous twelve months, in which case your health care coverage may continue after your retirement until you fail to meet such contributed hours requirement after your retirement**, or
- You die, or
- You become eligible under another health plan administered by EIT, or
- The Plan terminates, for any reason.

This means that your health care coverage may continue after your retirement, as long as you continue to meet the contributed hours requirement of at least 450 contributed hours in the previous three months or 1,800 contributed hours in the previous 12 months.

IMPORTANT INFORMATION

This Benefits Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Plan for Office and Miscellaneous Employees. If any conflicts exist between the terms of this Benefits Update and the official Plan document, the terms of the official Plan document will control. The Trustees reserve the right to amend, modify or terminate the Health & Welfare Plan at any time. Receipt of this Benefits Update does not confer any eligibility or entitlement to any benefits under the Health & Welfare Plan.

Electrical Insurance Trustees Health & Welfare Plan for Office and Miscellaneous Employees
Employer Identification Number: 36-1033970 Plan Number: 501

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