

WHAT'S INSIDE?

- Participants Enjoy Another Successful Benefit Fair
- Chairman Celebrates 30 Years at EIT
- Quit Today for a Healthier Tomorrow
- Know Your Eligibility
- Your Life Event Checklist
- Plugged In: Meet Tracy Sohst

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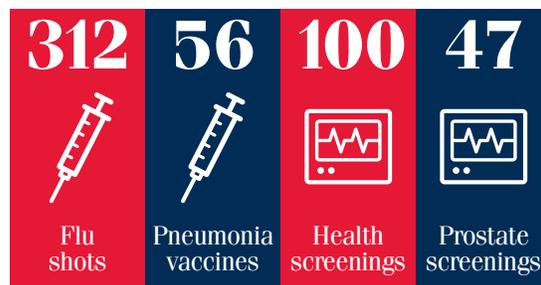
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Participants Enjoy Another Successful Benefit Fair

Last fall, more than 700 participants and spouses attended the 11th Annual Benefit Fair, where they had the opportunity to learn more about their benefits from EIT staff and benefits providers.

At the Benefit Fair, our providers administered:



We'd like to say a big thank you to the staff of Local 134 and the Local 134 Retiree Club for their help in making the Benefit Fair a success. And thanks to everyone who attended; we hope to see you again in the fall!

WHAT DID ATTENDEES SAY?

 "It's great to be able to ask questions about all of my benefits."

 "I appreciate that I can come to one place to take care of everything — update my address, renew my driver's license, even change my beneficiaries."

 "I like that I was able to get my flu shot and my health assessment on the same day."

 "It's nice to finally put faces to the names of the people who handle my benefits!"

Chairman Celebrates 30 Years at EIT



Congratulations to EIT Board Chairman William T. Divane Jr. on recently celebrating 30 years with EIT!

Bill has been a part of the electrical industry for most of his life, beginning in 1964, when he started working for the family business,

Divane Bros. Electric Co. When his father, William Sr., passed away in 1967, Bill took the helm as President and CEO.

In September 1983, Bill's dedication to the industry led to his appointment as Trustee to the EIT Board. Six years later, Bill was nominated to take over as Chairman by retiring Chairman Robert P. Brooks. Since then, Bill has worked tirelessly for the best interests of the Union Members and Contractors, and remains one of the industry's most steadfast supporters.

"On behalf of the members of Local 134, I would like to thank Bill for his 30 years of service at the Electrical Insurance Trustees," said Terry Allen, Business Manager/Financial Secretary for Local 134. "EIT is the lifeline of our Local and our industry. Bill has always had the members and our industry's best interest at heart."



QUIT TODAY FOR A HEALTHIER TOMORROW

It's no secret that quitting smoking is a smart decision for your health. But just how quickly will your health improve after you quit?

After 20 minutes... your blood pressure and heart rate drop.

After 12 hours... your blood's carbon monoxide level returns to normal.

After 2 weeks to 3 months... your lung function and circulation improve.

After 1 to 9 months... you experience less coughing and shortness of breath.

After 1 year... your excess risk of coronary heart disease is half that of a continuing smoker.

After 2 to 5 years... your stroke risk is reduced to that of a non-smoker.

After 5 years... your risk of mouth, throat, esophagus and bladder cancers are cut in half.

After 10 years... your lung cancer risk is half that of a current smoker.

After 15 years... your risk of coronary heart disease is the same as a non-smoker.

Source: American Cancer Society

GET HELP!

If you're trying to quit smoking, get help by enrolling in the Quit For Life® Program. A Quit Coach® will work with you to set up a customized quit plan. Call (866) QUIT-4-LIFE or visit www.fundoffice.org/takecharge.

Know Your Eligibility

Your health care coverage is a key part of keeping you and your family healthy, so it's important to know what makes you eligible (or ineligible) for coverage. Below is an overview of your eligibility. As this is only a summary, for further details about any of these benefits or requirements, refer to the official rules contained in the Plan's Summary Plan Description on the EIT website at www.fundoffice.org.

When do I become eligible for health care benefits? Your health care coverage begins once you satisfy the Plan's eligibility requirements. The exact date your coverage begins varies depending on the Plan for which you are eligible.

Depending on the Collective Bargaining Agreement under which you're working, the Plan requires you to work a certain number of contributed hours over a specified time period. For example, if you are working under the Principal Agreement, the Plan requires you work 600 contributed hours within a six-month period.

How do I keep my health care coverage? To maintain your health care coverage, you must continue to:

- Work for a participating employer, AND
- Meet your Plan's contributed hours requirement.

Note: Continuing to work does not mean you automatically have health care coverage. You must also meet the Plan's contributed hours requirement. The contributed hours requirement varies by Plan.

When does my health care coverage end? Your health care coverage under the Plan ends when the first of the following occurs:

- You fail to meet the contributed hours requirement.
- Your employer fails to make the required contributions to the Plan on your behalf (see "What happens if my benefits are suspended?").
- You die.
- The Plan terminates.

What happens if I lose my health care coverage? If you do not meet the contributed hours requirement, your coverage under the Plan will terminate.

You may be eligible for a "run-out" of your coverage, which will depend on the Plan and the number of contributed hours you worked in previous months.

In some cases, you may be eligible to make a self-payment if you are registered and available for work. You may also be eligible to continue your coverage for a limited period of time by electing COBRA Continuation Coverage. Generally, you will be notified by mail approximately four to six weeks prior to losing coverage. You may also be able to purchase coverage through the Health Insurance Marketplace at www.healthcare.gov.

When are my hours reported to the Fund Office? Generally, the contributed hours you work this month will not be reported to the EIT Benefit Funds Office until the 15th of the next month. For example, if you work for an employer in January, your contributed hours worked in January will be reported in mid-February.

What happens if my benefits are suspended? Your participating employer is required to report and submit payment for your contributed hours each month by the 15th of the following month. If your employer does not do so, EIT will notify you that the health care coverage and eligibility for you and your dependents is suspended.

Your coverage can be retroactively reinstated if you stop working for your suspended employer and you return the Reinstatement Application or if your employer satisfies the payment delinquency.

Suspension of benefits is not considered a COBRA qualifying event; therefore, you will **not** be offered COBRA Continuation Coverage.

Will my coverage continue if I become disabled? If you become disabled and are unable to work, your health care coverage may continue for up to 14 weeks if you are eligible for Short-Term Disability benefits or Workers' Compensation. You also may be eligible for an additional 104 weeks of health care coverage if you meet the applicable requirements under the Plan. To apply for EIT Disability Benefits, download the application directly from the EIT Benefit Funds' website or call the Fund Office.

Your Life Event Checklist

When you experience a major life event like getting married or having a child, a lot changes — including your benefits! Keep this checklist handy for what to do when you experience a major life event.

IMPORTANT!

When you are requested to provide a **certified copy** of a document, **no photocopies will be accepted**. You can either bring the document to the Fund Office where we will make a copy and hand the original back to you, or you can mail the document to the Fund Office, and it will be returned to you after EIT has reviewed, copied and updated your records.



Questions?

Find the official rules in the Summary Plan Descriptions (SPDs) and related Benefit Updates on www.fundoffice.org.

If you need more information, call the Fund Office.

What to Do When...

YOU MOVE

You can update your address with the Fund Office in one of two ways:

- Online:** Go to www.fundoffice.org, click on Participant Information, and log in to change your address.
- By Mail or Fax:** You must include your name, new address and the last four digits of your Social Security number, and you must sign and date your request. You can fax it to **(312) 782-4431**, or mail it to: 221 N. LaSalle St., Suite 200, Chicago, IL 60601-1214.
- You should also contact the Local 134 union office to have them update their records.

YOU GET MARRIED

To add a spouse to your health coverage, you must provide the following:

- A **certified copy** of your marriage certificate.
- A **certified copy** of your spouse's birth certificate.
- A copy of your spouse's Social Security card.
- All insurance information to assist in the coordination of benefits.

To add a stepchild to your health coverage, you must provide the following:

- A **certified copy** of his or her birth certificate.
- A copy of his or her Social Security card.
- Any information about any other health care coverage the child has, including the policyholder's name and Social Security number, policy name, policy number and mailing address.

YOU BECOME A PARENT

To add a child as a dependent, you must provide:

- A **certified copy** of your child's birth certificate.
- A copy of your child's Social Security card, once it has been received from Social Security.

YOU BECOME DIVORCED OR SEPARATED

- Contact the Fund Office immediately** to make benefit changes or update your beneficiary forms.
- Provide a **certified copy** of your divorce decree or legal separation papers.
- Find the beneficiary forms online at www.fundoffice.org by clicking on Participant Information, then General Downloads.
- The health care coverage of your ex-spouse and any stepchildren will end the day after your divorce or legal separation. Upon termination of their coverage, they will be notified of their COBRA rights.

YOU BECOME DISABLED

If you become disabled because of a job-related injury or illness, you must do the following:

- Contact the Fund Office immediately for a Workers' Compensation application to continue your health benefits.
- Notify your employer and file a Workers' Compensation claim.

If you become disabled for reasons other than job-related injury or illness, you may be eligible to receive Short-Term Disability benefits if you meet the following requirements:

- While you are an active employee, you suffer from an illness or accidental injury that prevents you from being continuously able to perform your job.
- You are under the care of a licensed physician or behavioral health provider.
- To apply for Disability Benefits, contact the Fund Office immediately for a Disability Application or download the application from www.fundoffice.org. If your injury was caused by a third party, please advise the Fund Office and you will also be sent a Subrogation Questionnaire.



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Plugged In = Meet Tracy Sohst

Before Tracy Sohst became a Midwesterner, she spent much of her childhood south of the equator. Growing up in Australia gave Tracy a distinctive accent, as well as a unique point of view. “Having grown up in a different country, I have a unique perspective and a lot of stories to share with others,” Tracy says.

These days, Tracy enjoys serving participants as the Assistant Director of Participant Services, and is continually amazed at her colleagues’ knowledge and experience. “The combined number of years of service of the staff working at EIT is almost 300 years — that’s unbelievable!” she says. “With that longevity comes so much knowledge of the Plans and EIT’s history. It’s comforting to know that I am working with people who have a long-term commitment to serving the participants of these plans.”

Outside EIT, Tracy enjoys spending time with her family. She adores her three kids, ages 15, 13 and 11. “I have fun running from baseball and football games to cheer competitions and choir performances,” Tracy says. “My kids are definitely my greatest passion and the light in my life.”

Later this year, Tracy is looking forward to taking her family on their annual trip to Door County, where they enjoy fish boils and cherry picking, and to St. Louis, for a baseball tournament and a Cardinals game.

“Chairman Celebrates 30 Years at EIT”, continued from page 1

“What Bill has done for the industry will never be duplicated in terms of tenure as a Trustee and his 25 years serving as Chairman,” said Mark Nemshick, Executive Vice President of the Electrical Contractors’ Association of the City of Chicago. “Through good times and bad, his stewardship, concern and decision-making have been beyond exemplary, as it pertains to keeping all of our funds financially strong. On behalf of all the signatory electrical contractors in Chicago and Cook County, thank you and congratulations.”

Please join us in congratulating Bill, as well as thanking him for his many continued years of service!