

BENEFITS UPDATE

February 2020

Important Changes to the Health & Welfare Plan

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

Unless otherwise stated, the changes indicated in this Benefits Update are effective for deaths on or after January 1, 2019.

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.

Extension of Survivor Health Benefits

If your date of death is on or after January 1, 2019 and you are actively insured or covered as a Retiree under the Plan at the time of your death, your surviving spouse and eligible Dependent children will remain eligible for health care coverage until the 36th month anniversary of your death, after which time your surviving spouse and eligible Dependent children may apply for and continue health care coverage under COBRA continuation benefits.

IMPORTANT INFORMATION

This Benefits Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Plan for the Contractors' Association, Fund Office, Apprentice Schools and Union Office. 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 Employees of the Contractors' Association, Fund Office, Apprentice Schools and Union Office

Employer Identification Number: 36-1033970 Plan Number: 501 February 2020



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