



BENEFITS UPDATE

Changes to your Health Care Benefits

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.

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.

Maternity Leave Benefit

Effective January 1, 2023, a new maternity leave benefit has been added to the Plan. If you are an active employee and are out of work due to your pregnancy, you may be eligible for the maternity leave benefit.

Qualifying for a Benefit

To qualify for the maternity leave benefit, you must be covered as an active participant by the Plan (not including COBRA continuation coverage) at the onset of your maternity leave.

When Benefits Begin and End

The maternity leave benefit begins no earlier than 8 weeks before your expected due date, except in the case of delivery prior to 8 weeks. Total payments for maternity leave benefits may not exceed 16 consecutive weeks.

Benefit Amount

The maternity leave benefit provides \$800 per week for up to a maximum of 16 consecutive weeks.

Because of federal law, Social Security and Medicare taxes will be withheld from your weekly maternity leave benefit. If you want federal income and state taxes withheld from your benefit payment, you must notify the Fund Office.

Maintaining Coverage

In order to maintain coverage under the Plan while on maternity leave, you will be credited with 5 hours per day, for each day of maternity leave, up to a maximum of 25 hours per week. Maternity leave hours will be credited for up to a maximum of 16 weeks.

Coordination with Other Benefits

You cannot receive both the maternity leave benefit *and* the Short-Term Disability Benefit or Long-Term Disability Benefit at the same time. However, you may apply for Short-Term

Disability benefits under the Plan once your maternity leave has been exhausted, provided you are still unable to return to work due to a disability (whether due to pregnancy or another reason).

All eligibility rules, requirements and payment amounts under the Disability section of the Plan would apply, with the exception of the 7-day waiting period. Further, COBRA does not extend to maternity leave benefits.

Applying for the Benefit

To apply for maternity leave benefits, you must submit a Maternity Leave statement to the Fund Office within 90 days after your due date or delivery date, whichever is later. For additional information, contact the Fund Office.

Retiree Benefits

Eligibility

Effective January 1, 2023, the eligibility requirements for Retiree Benefits were revised as follows:

The Continuous Service Rule

You are eligible for retiree health care benefits under the Continuous Service Rule if you meet all the following criteria:

- You first became eligible for active employee benefits under the Plan before January 1, 2023;
- You are receiving a retirement benefit from (i) the former EIT Employees' Retirement Plan, (ii) the I.B.E.W. Local 134 Staff Plan, and/or (iii) Pension Plan No. 2, *and* have at least (10) ten years of combined eligibility service under the above-named plans;
- Your employer continues to make contributions on your behalf;
- You have been covered as an active employee under the Plan throughout the two years before your Retirement Date; and
- You continuously pay the applicable retiree self-pay contributions as required under the Plan.

The 20-Year Rule - Union Office Participants

You are eligible for retiree health care benefits under the 20-Year Union Office Rule if you meet all the following criteria:

- You are receiving a retirement benefit from the I.B.E.W. Local 134 Staff Plan and/or Pension Plan No. 2, *and* you have 20 years of service as an employee of the I.B.E.W. Local 134 Union Office during which you were eligible for active employee benefits under the Plan;
- You are not covered under the collective bargaining agreement between Local 134 I.B.E.W. and Teamsters Local Union 710;
- Your employer, the I.B.E.W. Local 134 Union, continues to make contributions on your behalf; and
- You continuously pay the applicable retiree self-pay contributions as required under the Plan.

The 20-Year Rule

You are eligible for retiree health care benefits under the 20-Year Rule if you meet all the following criteria:

- You first became eligible for active employee benefits under the Plan on or after January 1, 2023;

- You are receiving a retirement benefit from the (i) former EIT Employees' Retirement Plan, (ii) the I.B.E.W. Local 134 Staff Plan, and/or (iii) Pension Plan No. 2, *and* have at least (20) twenty years of combined eligibility service under the above-named plans;
- Your employer continues to make contributions on your behalf;
- You have been covered as an active employee under the Plan throughout the two years before your Retirement Date; and
- You continuously pay the applicable retiree self-pay contributions as required under the Plan.

The 30-Year Rule

You are eligible for retiree health care benefits under the 30-Year Rule if you meet all the following criteria:

- You have at least 30 years of credited service under and are receiving a retirement benefit from the former EIT Employees' Retirement Plan; and
- You continuously pay the applicable retiree self-pay contributions as required under the Plan.

The 30-Year Combined Service Rule

You are eligible for retiree health care benefits under the 30-year Combined Service Rule if you meet all the following criteria:

- You are receiving a retirement benefit from Pension Plan No. 2;
- You have a combined total of at least 30 years of (i) credited service under Pension Plan No. 2 *and/or* (ii) eligibility service earned under Pension Plan No. 2 solely from employment as a Union business representative, apprentice schoolteacher or apprentice school administrator;
- Your employer continues to make contributions on your behalf; and
- You continuously pay the applicable retiree self-pay contributions as required under the Plan.

End of COVID-19 Emergency Periods

The Biden Administration ended the public health emergency period related to COVID-19 on May 11, 2023. Accordingly, the Board of Trustees made the following changes to the plan of benefits.

COVID-19 Diagnostic Testing

The Fund has been providing coverage for COVID-19 diagnostic testing, including services and supplies related to the furnishing or administration of the test during health care provider visits, urgent care center visits and emergency room visits, without any cost-sharing, for the duration of the public health emergency.

Effective May 12, 2023, the Fund will no longer provide coverage for COVID-19 diagnostic testing without any cost-sharing. The Fund will, however, provide coverage for COVID-19 diagnostic testing in accordance with the Plan's normal rules and cost-sharing requirements for "diagnostic services." Any COVID-19 testing that is not for diagnostic purposes (including but not necessarily limited to testing that is required for work or travel purposes) will not be covered.

Over-the-Counter COVID-19 Testing

The Fund has been providing coverage for over-the-counter ("OTC") COVID-19 diagnostic testing without any cost-sharing for the duration of the public health emergency. Effective May 12, 2023, the Fund will no longer provide coverage for OTC COVID-19 tests.

COVID-19 Vaccinations

The Fund has been providing coverage for COVID-19 vaccinations without any cost-sharing for the duration of the public health emergency. Effective May 12, 2023, the Plan will continue to provide coverage for COVID-19 vaccinations, but under the normal cost sharing provisions of the Plan for other vaccinations/immunizations. For COVID-19 vaccinations provided by an in-network provider, the Plan will cover at 100% as an ACA preventive care service.

National Emergency

The Biden Administration ended the COVID-19 National Emergency on April 10, 2023. As a result, on July 11, 2023, the Plan deadlines for the following actions will again apply:

- Filing a claim for benefits
- Filing an appeal for a claim denial
- Requesting an external review or perfecting an incomplete request
- Providing notice of a COBRA qualifying event
- Making COBRA elections
- Paying COBRA premiums
- Requesting special enrollment

As a reminder, beginning in March 2020, all Plan deadlines were suspended for the shorter of one year or the end of the National Emergency plus 60 days or such other date announced by the Government. With the National Emergency having ended, all Plan deadlines will begin running July 11, 2023. Any deadline that is currently suspended, and that has not yet hit its one-year extension, will begin running on July 11, 2023.

IMPORTANT INFORMATION

This Benefits Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Plan for Employees of the Contractors' Association, Fund Office, Apprentice Schools and Union Office (the "Plan"). 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 Plan at any time. Receipt of this Benefits Update does not confer any eligibility or entitlement to any benefits under the Plan.

Electrical Insurance Trustees Health & Welfare Plan for Employees of the Contractors' Association, Fund Office, Apprentice Schools and Union Office
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