



# BENEFITS UPDATE

April 2011

## Changes to the Retirement Health Reimbursement Account as of January 1, 2011

The Board of Trustees have made the following important changes to the Electrical Insurance Trustees Retirement Health Reimbursement Account for Communication Participants (the "Plan"), the plan of benefits of which is described in the Plan's summary plan description dated July 1, 2005 and as subsequently amended ("SPD"). Please keep this Benefits Update with your SPD because it supplements the information contained in the SPD. The following two provisions of the SPD were modified.

### What Are Eligible Qualified Retiree Medical Expenses?

In addition to qualified retiree medical expenses under IRC Section 213(d), effective for eligible claims incurred on or after January 1, 2011, eligible expenses incurred for medicines or drugs will be paid by or reimbursed by the Plan only if:

- a) the medicine or drug requires a prescription; or
- b) the drug is available over-the-counter but you obtain a prescription from your physician; or
- c) the drug is insulin.

### Nonalienation of Benefits

Effective on and after March 29, 2011, the Plan will no longer recognize a court order dividing a participant's Retirement HRA Account in the event of divorce. This revised section provides as follows:

"No benefit under the Retirement HRA shall be subject in any manner to anticipation, alienation, sale, transfer, assignment, pledge, encumbrance or charge, and any attempt to do so shall be void. No benefit under the Retirement HRA shall in any manner be liable for or subject to the debts, contracts, liabilities, engagements or torts of any person. If any person entitled to benefits under the Retirement HRA becomes bankrupt or attempts to anticipate, alienate, sell, transfer, assign, pledge, encumber or charge any benefit under the Retirement HRA, or if any attempt is made to subject any such benefit to the debts, contracts, liabilities, engagements or torts of the person entitled to any such benefit, except as specifically provided in the Retirement HRA, then such benefit shall cease and terminate in the discretion of the Trustees, and they may hold or apply the same or any part thereof to the benefit of any eligible dependent of such person, in such manner and proportion as they may deem proper."

This Benefits Update is intended to serve as a Summary of Material Modifications and it is written in non-technical terms. If any conflicts exist between the terms of this Benefits Update and the Plan documents, the terms of the Plan documents shall govern and no benefits shall exist under this Benefits Update unless such benefits exist under the terms of the Plan. Receipt of this Benefits Update does not confer any eligibility or entitlement to any benefits under the Plan.

SUMMARY OF MATERIAL MODIFICATIONS  
EIN: 36-1033970; Plan No. 513

April 2011

221 North LaSalle Street  
Suite 200  
Chicago, Illinois 60601-1214



Presort First  
Class  
U.S. POSTAGE  
CHICAGO, IL  
PERMIT NO.  
6534