



BENEFITS UPDATE

April 2013

Extension of Temporary Eligibility Changes for Construction Workers

The Trustees have extended the temporary reduction of hours needed to become eligible for Health & Welfare benefits under the eligibility provisions provided in the Electrical Insurance Trustees Health & Welfare Plan for Construction Workers (the "Health & Welfare Plan") as described in the Health Care Booklet for Participants in the Construction Plan dated as of January 1, 2008.

If you lost eligibility under the Health & Welfare Plan for more than 52 weeks, the number of contributed hours needed to re-establish eligibility is temporarily lowered to 400 contributed hours in a six-consecutive month period. Prior to this temporary change, the Plan required you to earn 600 contributed hours in a six-consecutive month period. This temporary change begins with the contributed hours for the May 2012 work month and will remain in effect through the October 2013 work month.

Beginning with the November 2013 work month and thereafter, if you have not re-established eligibility under the Plan, you will be required to meet the 600 contributed hours in a 6-consecutive month period requirement.

Please note that if you lost (or lose) eligibility for less than a 52-week period, those rules did not change. In such cases, you may re-establish eligibility and reinstate coverage under the Plan if you earn 300 contributed hours in three consecutive months.

If you have any questions about the benefit changes described in this Benefit Update, please contact the EIT Benefit Funds Office at 312-782-5442.

IMPORTANT INFORMATION

This Benefits Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Plan for Construction Workers. 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 Construction Workers

Employer Identification Number: 36-1033970

Plan Number: 501

April 2013



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