



BENEFITS UPDATE

June 2016

Changes to Health Care Coverage When You Retire

The Trustees have made the following important changes to the Electrical Insurance Trustees Health and Welfare Plan for Construction Workers ("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.

Health Care

When Coverage Ends

Beginning for determinations made on and after February 1, 2016, your coverage under the Plan will end when the first of the following events occurs:

- You fail to meet the contributed hours' requirement for the most recent contribution quarter or previous four contribution quarters, or
- Your employer fails to make any required contributions to the Plan on your behalf, or
- You retire, **unless you meet the contributed hours requirement for the most recent contribution quarter or previous four contribution quarters, in which case your health care coverage may continue after your retirement until you fail to meet such contributed hours requirement after your retirement**, or
- You die, or
- You become eligible under another health plan administered by EIT, or
- The Plan terminates, for any reason.

This means that your health care coverage may continue after your retirement, as long as you continue to meet the contributed hours requirement of at least 300 contributed hours in the most recent contribution quarter or 1,200 contributed hours in the previous four contribution quarters.

If you meet the eligibility requirements for Retiree Health Care, your health coverage will transition to Retiree Health Care after you have run out your active coverage. If you do not meet the eligibility requirements for Retiree Health Care, your coverage may continue after your retirement until you fail to meet the contributed hours' requirement, at which point you will be offered COBRA Continuation Coverage.



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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
June 2016