

BENEFITS UPDATE

September 2010



The Trustees have made the following changes to the behavioral health and substance abuse benefits provided in the Electrical Insurance Trustees Participatory Health & Welfare Plan (the “Health and Welfare Plan”) as described in the Health Care Booklet for Participants in the Participatory Plan dated as of January 1, 2008. In January 2010, the Trustees amended the Health and Welfare Plan to comply with the statutory provisions contained in Mental Health Parity and Addiction Equity Act of 2008. Since the original amendment, the federal government issued regulations which required the following change. Please keep this Update with your Health Care Booklet because it supplements the information contained in that Booklet.

The following changes are effective for eligible claims incurred on and after January 1, 2010.

- The separate annual out-of-pocket maximum of \$3,000 for in-network behavioral health and substance abuse benefits and the \$6,000 separate annual out-of-pocket maximum for out-of-network behavioral health and substance abuse benefits has been eliminated.
- All other provisions and limitations contained in the Health and Welfare Plan are unchanged and continue to be applicable.

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

IMPORTANT INFORMATION: This Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Participatory Health & Welfare Plan. If any conflicts exist between the terms of this Update and the official Health & Welfare Plan documents, the terms of the official Health & Welfare Plan documents will control. The Trustees reserve the right to amend, modify or terminate the Health & Welfare Plan at any time. Receipt of this Update does not confer any eligibility or entitlement to any benefits under the Health & Welfare Plan.

Electrical Insurance Trustees Health & Welfare Plan
Employer Identification Number: 36-1033970
Plan Number: 501