



For Participants in the Participatory Plan

# BENEFITS UPDATE

October 2011

## Changes to Your Health Care Benefits Effective as of January 1, 2012

The Trustees have made the following important changes to the Electrical Insurance Trustees Participatory Plan. The Plan is described in detail in the Health Care Booklet for Participants in the Participatory Plan.

This Benefits Update supplements the information contained in that Booklet. Please keep these documents together for your records and future reference.

### *Medical Benefits*

#### **Annual Deductible**

Effective for eligible claims incurred on and after January 1, 2012, the annual in-network deductible will be \$1,000 per person and \$2,000 per family. The out-of-network deductible will be \$2,000 per person and \$4,000 per family.

**Please Note:** This Benefits Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Participatory Plan. If any conflicts exist between the terms of this Benefits Update and the official Plan documents, the terms of the official Plan documents 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.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-1033970; Plan No. 501

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