



SERVING THE CHICAGO ELECTRICAL INDUSTRY SINCE 1930

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**Supplemental
Unemployment
Benefit Plan**
for Communication
Participants



ELECTRICAL INSURANCE TRUSTEES

Supplemental Unemployment Benefit Plan for
Communication Participants

Summary Plan Description and
Plan Document

July 1, 2014

This Summary Plan Description supersedes and replaces all Plan materials previously issued.



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INTRODUCTION


Effective June 1, 2004, the Trustees established the Supplemental Unemployment Benefit for Communication Participants. The Plan was established for the purpose of providing payments that supplement state unemployment compensation for Participants whose employment with an Employer is terminated involuntarily due to lack of work or a reduction in workforce.

This is a Summary Plan Description of the benefits available to Participants in the Plan as of July 1, 2014 (“SPD”). It is a summary of the Plan’s rules and regulations and describes:

- How you become eligible for benefits under the Plan
- How much you may be eligible to receive under the Plan
- How to file a claim for benefits from the Plan
- What to do if you return to work
- When your benefits are terminated under the Plan
- Your rights under the Plan

This SPD, and any future amendments to it, serves as the official Supplemental Unemployment Benefit Plan document. Additional information is available from the EIT Benefit Funds Office (“Fund Office”). You may examine copies of the applicable Collective Bargaining Agreement and other related documents at the Fund Office.

Benefits under the Plan are contingent upon the continuation of the Plan by the Trustees and upon the financial adequacy of the Trust Fund to which Employer Contributions are made. Additionally, the Trustees have complete, total and unrestricted discretion and authority to commence, modify and terminate benefit payments from the Supplemental Unemployment Benefit Plan and to determine the weekly benefit rates. Benefits under the Plan will only be paid when the Trustees or persons delegated by them decide, in their discretion, that the Participant is entitled to benefits in accordance with the terms of the Plan. The Plan is financed by payments made by the participating Employers to the Insurance Trust Agreement between the Electrical Contractors’ Association of the City of Chicago and Local Union 134 I.B.E.W. The masculine gender, where appearing in the Plan, shall be deemed to include the feminine gender, and the singular shall be deemed to include the plural, and vice-versa, unless the context clearly indicates to the contrary.



The words “you” and “your” shall mean and refer to the Employee and/or Participant.

Important Contact Information

EIT Benefit Funds Office

Phone: (312) 782-5442

Fax: (312) 782-7240

Website: www.fundoffice.org

Local Union 134 I.B.E.W.

Phone: (312) 454-1340

Fax: (312) 466-8313

Website: www.lu134.org



DEFINITIONS

12-Month Review Period

The 12-month period prior to the Participant's layoff, commencing with the first month immediately preceding the Participant's Layoff Date.

Affidavit

A notarized legal document completed by the Participant, attesting to continued state unemployment compensation, Availability for Work and obligation to repay any payments made in error, which is accepted in lieu of state unemployment payment records.

Available for Work

A non-disabled Participant, who resides in the state of Illinois, Indiana, Wisconsin or Michigan, who has signed the corresponding I.B.E.W. Local 134 Referral Book upon layoff and is compliant with all I.B.E.W. Local 134 Referral procedures as found on the I.B.E.W. Local 134 website (www.lu134.org).

Association

The Electrical Contractors' Association of the City of Chicago.

Collective Bargaining Agreement

A written agreement between the Union and the Association or an Employer.

Contributions

Payments made or due to the Trust Fund by Employers, pursuant to the terms of the Trust Agreement, a Participation Agreement or Collective Bargaining Agreement on behalf of their Employees for work performed by such Employee in Covered Employment.

Contribution Quarter(s)

- January-February-March
- April-May-June
- July-August-September
- October-November-December

Contributed Hour

An hour for which contributions are submitted by an Employer on an Employee's behalf or an hour of credit for each hour worked under an hour for hour reciprocal agreement, regardless of whether Supplemental Unemployment Benefit contributions are reciprocated on the Employee's behalf.



Covered Employment

Work performed by an Employee for an Employer for which Contributions are required to be made to the Trust Fund.

Effective Date of the Plan

The date on which the provisions of the Plan originally became effective, June 1, 2004.

Employee

A communication worker or apprentice for which an Employer is required by a Collective Bargaining Agreement with Local 134 I.B.E.W. to make Contributions to the Trust Fund on his behalf.

Employer

- Members of the Association; or
- An employer who is required by a Collective Bargaining Agreement, or a Participation Agreement to make Contributions to the Trust Fund.

ERISA

The Employee Retirement Income Security Act of 1974, as amended from time to time.

Layoff Date

- The date provided by the Employer on the severance notice; or
- The date provided by the Electrical Joint Apprentice Technical Training Center on the application for Supplemental Unemployment benefits.

Participant

An Employee who has met the requirements to participate in the Plan.

Participation Agreement

A written agreement between an Employer and the Board of Trustees.

Plan

The Electrical Insurance Trustees Supplemental Unemployment Benefit Plan for Communication Participants, as established by the Trustees.

Plan Administrator

The Trustees, or persons delegated by the Board of Trustees pursuant to its authority under the terms of the Trust Agreement who are responsible for determining eligibility under the terms of the Plan.



Trust Agreement

The Agreement and Declaration of Trust that establishes the Supplemental Unemployment Benefit Plan, including all amendments, establishing the Trust Fund and its rule of operation and known as the Insurance Trust Agreement between the Electrical Contractors' Association of the City of Chicago and Local Union 134 I.B.E.W.

Trust Fund

The Electrical Insurance Trustees Supplemental Unemployment Benefit Fund created by the Trust Agreement. The Board of Trustees holds all assets in the Trust Fund pursuant to the Trust Agreement. All Employer Contributions are paid to the Trust Fund and all benefits and administrative expenses are paid from the assets of the Trust Fund.

Trustee, Trustees, or Board of Trustees

A person or persons designated by the Trust Agreement or appointed by a person or entity granted the authority by the Trust Agreement.

Union

The Local 134 International Brotherhood of Electrical Workers (I.B.E.W.), AFL-CIO and any successors.



ELIGIBILITY FOR BENEFITS

How Do I Become a Participant?

You become a Participant in the Plan by working in Covered Employment.

How Do I Become Eligible for Benefits?

Once you become a Participant in the Plan, you will become eligible for Supplemental Unemployment Benefits upon meeting **all of the following** eligibility requirements:

- **Covered Employment Terminated:**
Your Covered Employment was terminated involuntarily due to lack of work or reduction in workforce. No benefits are paid if such unemployment event is due to a strike, work stoppage, voluntary quit or a discharge due to misconduct.
- **Contributed Hour Requirement:**
You meet the Contributed Hour requirement by working a minimum of 1,040 Contributed Hours in Covered Employment in either the four (4) Contribution Quarters prior to your Layoff Date or the 12-Month Review Period prior to your Layoff Date (see page 10 for examples of the hour requirement). You may also meet the hour requirement by working under an hour for hour reciprocal agreement. If you are working under an hour for hour reciprocal agreement, you will receive one hour of credit for each hour worked, regardless of whether Supplemental Unemployment Benefit contributions are reciprocated on your behalf. To determine

RECIPROCITY:
To determine if you are working under an “hour for hour” reciprocal agreement, please refer to the Reciprocity Notice that can be found on the homepage of the EIT Benefit Funds website (www.fundoffice.org).



whether you are working under an hour for hour reciprocal agreement, please contact the Fund Office.

- **Registered with the Union Referral Hall:** You are registered with the Union Referral Hall (“Referral Hall”) as Available for Work and are compliant with the Referral Hall procedures.
- **Application for Supplemental Unemployment Benefits:** You file a timely application for Supplemental Unemployment Benefits with the Fund Office. For further information about how to file a timely application for benefits, please refer to page 12 of the SPD.
- **Eligible for State Unemployment Compensation Benefits:** You must be eligible for state unemployment compensation benefits (“state benefits”) or have exhausted such benefits within the last six (6) months to be eligible for Supplemental Unemployment Benefits and you must provide proof of your state benefits to the Fund Office within 14 days of the payment date listed on the state unemployment payment record. For further information on providing proof of state benefits, please refer to page 13 of the SPD.

You will not be eligible for Supplemental Unemployment Benefits if you are receiving pension plan benefits from a plan sponsored by Local Union 134 I.B.E.W. You will also not be eligible for Supplemental Unemployment Benefits if you are receiving benefits from the Social Security Administration.



How Do I Meet the Contributed Hour Requirement?

You must work at least 1,040 Contributed Hours in Covered Employment in either (1) the most recent four (4) Contribution Quarters prior to your Layoff Date or (2) the most recent twelve (12) months prior to your Layoff Date in order to meet the Contributed Hour requirement.

If you worked under a reciprocal agreement, please be aware that you will not receive credit for hours worked under reciprocal agreement with a pro rata local. To determine whether you are working under a pro rata local reciprocal agreement, please contact the Fund Office.

How Does the Fund Office Determine if I Meet the Contributed Hour Requirement?

Upon receipt of your completed application, the Fund Office will review your most recent four (4) Contribution Quarters prior to the quarter in which your layoff date occurs and the 12-Month Review Period to determine if you worked at least 1,040 Contributed Hours in Covered Employment.

For Example: If you were laid off on September 5th, the Fund Office would review the four (4) Contribution Quarters immediately preceding your Layoff Date to determine if you accumulated the required number of Contributed Hours in that timeframe. In this example, the first (1st) full Contribution Quarter prior to your Layoff Date begins with June and includes May and April.



4 Contribution Quarter Review:




During the 1st Contribution Quarter (June, May and April) you worked 110 Contributed Hours in Covered Employment. The 2nd, 3rd and 4th Contribution Quarters reported 250, 350 and 290 hours in Covered Employment, respectively. Based on the total Contributed Hours (1,000) reported, you did not meet the minimum 1,040 Contributed Hours required in the four (4) Contribution Quarters prior to your Layoff Date.

The Fund Office will then evaluate the 12-Month Review Period prior to your Layoff Date to determine if you met the minimum 1,040 Contributed Hours in Covered Employment during the 12-Month Review Period.

12-Month Review:





Based on the review of the 12-Month Review Period, which begins with the first (1st) full month prior to your Layoff Date (August), you worked 1,045 Contributed Hours in Covered Employment; therefore, you met the Contributed Hour requirement to be eligible for benefits under the Plan.

Registering with the Referral Hall

In order to become eligible for Supplemental Unemployment Benefits, you must first register with the Referral Hall and be Available for Work. You must also be compliant with the Referral Hall procedures. Failure to do so will make you ineligible for benefits under the Plan.

Journeyman: Must register at the Local Union 134 Referral Hall at 600 West Washington Boulevard, Chicago, IL 60661, by fax at (312) 466-8313, or any other method that complies with Referral Hall procedures.

Apprentices: Must report to the Electrical Joint Apprentice Technical Training Center at 6201 West 115th Street, Alsip, IL 60803.

How Do I File an Application for Benefits?

You must file an application for Supplemental Unemployment Benefits every time your Covered Employment was terminated involuntarily by an Employer due to lack of work or reduction in workforce. In order for your application to be considered complete, you must include your state unemployment payment record(s).

Your completed application must be received by the Fund Office within fourteen (14) days from your Layoff Date in order for benefits to commence on the eighth (8th) day following your Layoff Date. If your application is received by the Fund Office after the fourteenth (14th) day, your benefits will not begin until the date the completed application is received. A failure to submit a completed application within fourteen (14) days from your Layoff Date will result in a forfeiture of benefits prior to the date the completed application is received by the Fund Office. A completed application must be signed, dated and must include a copy of your severance notice, if applicable.



Journeyman: You may obtain an application for Supplemental Unemployment Benefits from any of the following locations:

- Local Union 134 Referral Hall: 600 West Washington Boulevard, Chicago, IL 60661.
- Fund Office: 221 North LaSalle Street, Suite 200, Chicago, IL 60601.
- Fund Office Website: www.fundoffice.org.


Journeyman are required to submit a copy of their severance notice (where applicable) along with their application. The severance notice must indicate that the reason for the layoff was due to a lack of work or a reduction in workforce. The Layoff Date indicated on the severance notice will be used to determine when your benefits will begin.

Apprentices: You must complete and file an application for Supplemental Unemployment Benefits, in person, at the Electrical Joint Apprentice Training Technical Center: 6201 West 115th Street Alsip, IL 60803. The Layoff Date provided by the Training Technical Center will be used to determine when your benefits will begin.

Providing Proof of State Unemployment Compensation Benefits

You must be currently receiving state benefits or have exhausted such state benefits to be eligible for Supplemental Unemployment Benefits. Please be aware that the Trustees have the right to recover any amount paid by the Trust Fund if it is determined at any time that you were ineligible to receive state benefits while you were receiving benefits from the Supplemental Unemployment Benefit Fund. For further information, please refer to page 24 of the SPD.

Proof of eligibility of state benefits or exhaustion of state benefits, as applicable, must be provided to the Fund Office **prior to** eligibility for Supplemental Unemployment Benefits being determined. If you have exhausted your state benefits and provide acceptable proof that such benefits have been exhausted, the Fund Office will provide you with an Affidavit that you must complete and return to the Fund Office in order to receive any Supplemental Unemployment Benefits from the Plan.



The Fund Office has established administrative procedures governing the timing and form of Supplemental Unemployment Benefit payments based on the submission of state unemployment payment records, which may change from time to time. The current payment schedule and procedures will be provided to you in the application for Supplemental Unemployment Benefits.

To be eligible for payment, the state unemployment payment record must be received by the Fund Office no later than fourteen (14) days from the payment date detailed on the state unemployment payment record. You will not be eligible for benefits for any week where proof of state benefits was not received by the Fund Office within fourteen (14) days of the issued date.

For Example: If your Supplemental Unemployment Benefit payment is scheduled to be issued Friday, January 25th and your state unemployment payment record was received at 3:00 p.m. on Thursday, January 24th, your payment for this week will not be made until Friday, February 8th. The February 8th payment will include a payment for the previous 2 weeks, plus your current payment, provided the state payment record for February 8th was received by 12:00 p.m. on Thursday, February 7th and both payment records were received within the 14-day deadline.

You may submit your documentation at the following address.

EIT BENEFIT FUNDS OFFICE

221 North LaSalle Street, Suite 200, Chicago, IL 60601

Phone: (312) 782-5442

Fax: (312) 782-7240

Website: www.fundoffice.org

Be sure to add the last 4 digits of your social security number to your state unemployment payment record for identification purposes and to prevent any delay in processing.



BENEFITS

Duration of Benefits

In the event you are involuntarily laid off from work due to a layoff or reduction in work force, you may be eligible to receive a Supplemental Unemployment Benefit for a maximum of 52 weeks if you meet the Plan's eligibility rules. Any partial week of Supplemental Unemployment Benefits paid will be counted as a full week and will reduce your 52 weeks of payment eligibility.

Payment of Benefits


Benefits are not paid for the first seven (7) consecutive days following your Layoff Date. This is called a waiting period. Generally, benefits begin on the 8th day following your Layoff Date but may begin later if your timely application was not received by the Fund Office.

The Fund Office has established administrative procedures governing the timing and form of Supplemental Unemployment Benefit payments based on the submission of state unemployment payment records, which may change from time to time. The current payment schedule and procedures will be provided to you in the application for Supplemental Unemployment Benefits.

Amount of Benefits

Initial Week of Payment After Waiting Period Expires

Once you meet the eligibility requirements to begin benefits, as explained on page 8, and your waiting period expires, your initial weekly benefit will be determined by what day of the week the 8th day after your layoff falls on. In the event that your application is not received within 14 days however, your initial weekly benefit will be determined by the day of the week your application is received.



8 th day falls on a:	Level 1-4 Apprentices*	Level 5-8 Apprentices & Journeymen*
Monday	\$17.50 x 5	\$35 x 5
Tuesday	\$17.50 x 4	\$35 x 4
Wednesday	\$17.50 x 3	\$35 x 3
Thursday	\$17.50 x 2	\$35 x 2
Friday	\$17.50	\$35

* These are the benefit payment amounts as of the date of this SPD. The Trustees reserve the right in their sole and unrestricted discretion to change the amount of benefits at any time and for any reason. Please contact the Fund Office to inquire about the current amount of benefits payable.

For Example: If your 8th day following your Layoff Date falls on Tuesday, and you are a Journeyman, you will be eligible for a payment of \$140 for your first week (4 days x \$35) based on the daily benefit amount for Journeymen.

Payment for Weeks After a Suspension of Benefits Due to Work in Covered Employment

If you return to Covered Employment, are subsequently laid off and **have not worked at least 1,040 Contributed Hours** since you last collected Supplemental Unemployment Benefits, you may be eligible to continue your current claim up to the maximum of 52 weeks without re-qualifying for benefits. This also means that you will not be subject to the waiting period. As a result, the amount of your weekly benefit for the first week of this subsequent layoff is determined in accordance with the chart on the preceding page under "Initial Week of Payment after Waiting Period Expires." Accordingly, the amount of your Supplemental Unemployment Benefit will be the daily benefit amount multiplied by the number of weekdays left during the week after the day you are laid off.

For Example: If you are laid off on Tuesday, you will be eligible for a payment for Wednesday, Thursday and Friday for a total benefit of \$105 for the week in which you were laid off (3 days x \$35).



Weeks You Meet the Continued Eligibility Requirements

The weekly Supplemental Unemployment Benefits payable to you for each week that you are eligible under the Plan are as follows:

	Level 1-4 Apprentices*	Level 5-8 Apprentices & Journeymen*
Weekly	\$87.50	\$175

* These are the benefit payment amounts as of the date of this SPD. The Trustees reserve the right in their sole and unrestricted discretion to change the amount of benefits at any time and for any reason. Please contact the Fund Office to inquire about the current amount of benefits payable.

Weeks in Which You Return to Work

If you return to work during a week, your weekly Supplemental Unemployment Benefit will be reduced by one-third for each day that you work. The amount of your weekly benefit is as follows:

Number of Days Worked During a Week	Level 1-4 Apprentices*	Level 5-8 Apprentices & Journeymen*
One	\$58.32	\$116.66
Two	\$29.16	\$58.33
Three	\$0	\$0
Four	\$0	\$0

* These are the benefit payment amounts as of the date of this SPD. The Trustees reserve the right in their sole and unrestricted discretion to change the amount of benefits at any time and for any reason. Please contact the Fund Office to inquire about the current amount of benefits payable.

For Example: If you returned to work on Thursday and worked Thursday and Friday, you will only be eligible for 1/3rd of the weekly benefit, since you worked 2 days. The benefit amount payable to you for the week you returned to work would be \$58.33 ($\$175 \times 1/3^{\text{rd}} = \58.33).

Please be aware that if you work three (3) or more days during a week, no Supplemental Unemployment Benefits will be payable for that week. In some cases, you may be eligible to receive reduced benefits for weeks where your employment has made you ineligible for state benefits. In these cases, you may be requested to provide proof of your employment income to the Fund Office.



CONTINUING YOUR BENEFITS

How Do I Continue Benefits?


Once you have met the requirements to be eligible for Supplemental Unemployment Benefits, you will continue to receive benefits, up to your maximum 52 weeks of payments, provided your benefits are not suspended under the Plan.

You are required to continue to submit proof of your state benefits to the Fund Office within 14 days of the date the state unemployment payment is issued by the state unemployment agency. The state will provide you with a payment detail either online or via mail for each payment you receive and the payment detail will reflect the issued date. Many state unemployment agencies provide 24-hour immediate online access to payment details. You should sign up for online access so that you are able to receive your payment detail as soon as possible after the issue date and submit it to the Fund Office within the 14 day deadline.

When Are My Benefits Suspended for Reasons Other Than My Return to Work?

Your Supplemental Unemployment Benefit payments may be temporarily suspended if **any of the following** occur:

- **You are not Available for Work:** You will forfeit Supplemental Unemployment Benefits during any period in which you are not registered with the Referral Hall or you are not compliant with the Referral Hall procedures.
- **You are receiving short-term or long-term disability benefits:** You will not be eligible for Supplemental Unemployment Benefits during any period for which you are receiving short or long term disability benefits from the Electrical Insurance Trustees.
- **You are receiving Workers' Compensation benefits:** You will not be eligible for Supplemental Unemployment Benefits during any period you are receiving Workers' Compensation.
- **Your State Unemployment is suspended for recoupment:** You will not be eligible for Supplemental Unemployment Benefits during any period in which you are repaying the state for overpayments made to you for state benefits.



The overall number of weeks you are eligible to receive payment of Supplemental Unemployment Benefits will not be decreased by any week for which your benefits have been suspended and you do not receive payment.

When Are My Benefits Reinstated After Suspension?

Benefits under the Supplemental Unemployment Benefit Plan may be reinstated when one of the following events occur:

- **You become Available for Work:** In most cases, your Supplemental Unemployment Benefits will be reinstated from the date you become Available for Work again. However, in the event that you do not accept Covered Employment and your Referral Hall registration number is changed as a result, you will be required to work 20 days within a 5-consecutive week period prior to the Fund Office reinstating your Supplemental Unemployment Benefits.
- **You are no longer receiving short-term or long-term disability benefits:** When your disability benefits under the Electrical Insurance Trustees Health & Welfare Plan end, you may be eligible to receive Supplemental Unemployment Benefits. Benefits are reinstated beginning the first day after the termination of your disability benefits.
- **You are no longer receiving Workers' Compensation benefits:** You may be eligible to receive Supplemental Unemployment Benefits beginning the first day after the termination of Workers' Compensation benefits.
- **Your State Unemployment Compensation Benefits are no longer suspended for recoupment:** You will be required to provide proof that your state benefits have been reinstated. Supplemental Unemployment Benefits will not recommence until the Fund Office receives acceptable documentation that your state benefits have been reinstated.

No retroactive benefits will be payable for any period in which your benefits were suspended. All reinstatements are subject to the continuation of state benefits and the timely submission of state unemployment payment records.



RETURNING TO WORK

What If I Return to Work and I am Laid Off Again?

If you return to Covered Employment and are subsequently laid off, whether you continue on an unexhausted claim without the imposition of a 7-day waiting period or open a new 52 week claim depends on if you worked at least 1,040 Contributed Hours and whether 365 days have elapsed since you last collected Supplemental Unemployment Benefits. In either event, you must file a completed application with the Fund Office and meet **all of the following** requirements:

- **Covered Employment Terminated:** Your Covered Employment must have been terminated involuntarily due to a lack of work or reduction in workforce. You must submit a copy of your most recent severance notice (if applicable). No benefits are paid if unemployment is due to a strike, work stoppage, voluntary quit or a discharge due to misconduct.
- **Registered with the Referral Hall:** You must be registered with the Referral Hall as Available for Work and be compliant with the Referral Hall procedures.
- **Eligible for State Unemployment Compensation:** You must provide a copy of your current state unemployment payment record within 14 days of the payment date as listed on the record, provided your state benefits have not already been exhausted.

If I Do Not Work at Least 1,040 Contributed Hours:

If you return to Covered Employment, are subsequently laid off and **have not worked at least 1,040 Contributed Hours** since you last collected Supplemental Unemployment Benefits, you may be eligible to continue your current claim up to the maximum of 52 weeks without the imposition of a new seven day waiting period.

However, if you fail to comply with any of the above-listed requirements, you are not eligible to continue your current claim. Additionally, if your claim has remained inactive for more than 365



days from the date you last received Supplemental Unemployment Benefits, your claim will be closed and you must re-qualify for benefits by meeting the eligibility requirements for a new claim. In the event this occurs, your benefits will be subject to a new seven day waiting period.

For Example: You are laid off December 31st. After your seven day waiting period is imposed, you collect four (4) weeks of Supplemental Unemployment Benefits from January 8th through January 31st. You return to work on February 1st. If you file an application before February 1st of the next calendar year due to a lay-off, you may be eligible to receive up to 48 weeks of benefit payments without the imposition of a new waiting period. However, if you are laid off on February 25th of the next calendar year, you must meet the initial eligibility requirements and you will be subject to a new seven day waiting period.


If I Work at Least 1,040 Contributed Hours:

If you return to Covered Employment, are subsequently laid off and **have worked at least 1,040 Contributed Hours** since you last collected Supplemental Unemployment Benefits, you may be eligible to begin a new claim of up to 52 weeks. However, please be aware that if you work at least 1,040 Contributed Hours and a new claim is opened, your benefits will be subject to a seven day waiting period.

When Are My Benefits Terminated?

Your benefits under the Plan will terminate if any of the following occur:

- You have exhausted the 52 weeks of Supplemental Unemployment Benefits payable under the Plan; or
- Your claim has been inactive for 365 or more days from the date you last received Supplemental Unemployment Benefits. Your inactive claim will be closed and will not be re-opened under any circumstances. You will be required to re-satisfy the eligibility requirements to be eligible to begin a new claim; or
- You begin receiving Social Security Administration benefits; or
- You begin receiving pension plan benefits from a plan sponsored by Local 134 I.B.E.W.; or

- 
- You knowingly misrepresent or falsify any information or matter in connection with a claim filed for Supplemental Unemployment Benefits. You may be required to forfeit your rights to remaining benefits, refund overpayments or lose entitlement to any future benefits under the Plan, as determined by the Trustees.

If your benefit is terminated for any reason, you must file a new application for Supplemental Unemployment Benefits with the Fund Office. Upon receipt of a new application, the Fund Office will review your records to determine if you have satisfied all the eligibility requirements under the Plan to reopen an existing claim or open a new claim.

OTHER IMPORTANT INFORMATION

Responsibility of Taxes

You will be responsible for paying any applicable federal, state and local taxes incurred as a result of the payment of benefits under the Plan. Supplemental Unemployment Benefits are subject to income tax withholding and other tax withholding by the Plan to the extent required by the Internal Revenue Code or other applicable law. You should contact your tax adviser for more information. The Fund Office will provide you with a Form W-4 for federal income taxes and a Form IL-W-4 for Illinois state taxes.

Denial of Supplemental Unemployment Benefits

Your right to a benefit shall be determined in accordance with the terms of this Plan. Claims for benefits shall be submitted to the Plan Administrator or to his designated representative. Benefits under the Plan will only be paid when the Trustees or persons delegated by them decide, in their discretion, that the Participant is entitled to benefits in accordance with the terms of the Plan. You will be notified by the Plan Administrator of a denial or partial denial of your claim within 90 days (or 180 days if the Trustees notify you that additional time is needed for processing your application) from the time the application is received by the Trustees. Such notice shall set forth the specific reasons for the denial, the Plan provisions relied upon in denying the claim, and how to appeal the



denial; the denial shall be written in a manner that may be understood without consulting legal counsel.

You may request a review by the Trustees no later than 60 days after a notice of denial is received. This request must be in writing and specify that it is an appeal for a review of a denied application for benefits. In connection with the review, you have the right to review pertinent documents and submit issues and comments in writing to the Trustees. You may request copies of all documents, records and other information relevant to your denied claim.

Your appeal will be decided by the Board of Trustees or sub-committee of the Board of Trustees. The Trustees hold regular meetings at least four (4) times per year. If your appeal is filed more than 30 days before a regular meeting of the Trustees, your appeal will be decided at that meeting unless special circumstances require an extension of time for processing, in which case the decision will be made on your appeal at the next following meeting of the Trustees. If your appeal is filed within the 30-day period immediately preceding a regular meeting of the Trustees, the appeal will not be decided at that meeting but will be decided at the next following meeting, unless special circumstances require an extension of time for processing your appeal. In that case, a decision will be made on your appeal at the third regular meeting following the date your appeal was filed.

Once the Board of Trustees or designated sub-committee has decided your appeal, the Plan will send you a written notice of the decision. This notice will be mailed within five (5) days of the Trustee's decision. The determination made by the Board of Trustees is final and binding.

If the Trustees uphold the denial of your claim, you will then have the right to file suit under the authority of ERISA. Also, if your appeal is denied, you are entitled to receive upon request at no cost, copies of the documents and information that the Plan relied on when denying your claim.

No lawsuit or other action against the Trust Fund or its Trustees may be filed until the matter has been submitted for review under these procedures. In the event your appeal has been denied, no legal action can be brought after 90 days from the appeal decision.



Assignment of Benefits

The Plan is intended to pay benefits only to you. In the event of a divorce, no benefit under the Supplemental Unemployment Benefit Plan 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 Supplemental Unemployment Benefit Plan 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 Supplemental Unemployment Benefit Plan becomes bankrupt or attempts to anticipate, alienate, sell, transfer, assign, pledge, encumber or charge any benefit under the Supplemental Unemployment Benefit Plan, 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 Supplemental Unemployment Benefit Plan, 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.

Right of Recovery

If you receive Supplemental Unemployment Benefits under the Plan that you are not entitled to receive, the Trustees have the right to recover such overpayments by offsetting future Supplemental Unemployment Benefit payments from the Plan or any other health and welfare plan maintained by the Trustees, or by taking any other action permitted under any applicable law to collect such overpayments. In pursuing overpayments, the Trustees shall have the right to recover reasonable attorney's fees and litigation costs.

If you knowingly misrepresent or falsify any information or matter in connection with a claim filed for Supplemental Unemployment Benefits, the Trustees have the right to deny all or part of the benefits which might otherwise be due in connection with your claim and to recover any benefits erroneously paid as a result of any misrepresentation or false information.



What Happens if I Perform Uniformed Military Service?


The Uniformed Services Employment and Reemployment Rights Act of 1994 (“USERRA”) protects the reemployment rights and benefits of civilian employees who enter the military “for a brief, non-recurrent period and have no expectation of significant continuing military service.” This protection extends to employees who perform uniformed military service on a voluntary or involuntary basis for a cumulative period of service of five (5) years or less. “Uniformed military service” includes: active duty, active duty for training, initial active duty, full-time National Guard duty, and a period during which a person is absent from work for the purpose of examination to determine his or her fitness for military service. When you are away from Covered Employment due to uniformed military service covered by this law and return timely to work for a contributing employer, your Plan benefits will be protected as follows:

- No forfeiture of benefits already accrued is allowed, and
- There is no need to re-qualify for participation in the Plan due to absence for military service.

You will not, however, be eligible to receive Plan contributions for the period that you are on military duty. If you will be **entering military service, you must notify the Fund Office** by providing a copy of your deployment to the Fund Office **before you enter military service**.

When you **return from military service, you must notify the Fund Office**. You will forfeit any protected Plan benefits unless you return to work within certain time limits:

- If the length of your military service was less than 31 days, you must return to work the next work day following discharge (with an 8 hour rest period);
- If the length of your military service was more than 30 days but less than 181 days, you must return to work within 14 days of discharge; or
- If the length of your military service was more than 180 days but not more than 5 years, you must return to work within 90 days of discharge.



Within 14 days after returning to work, you must furnish the Fund Office with copies of your discharge papers showing the date of induction, date of discharge or termination of duty, and whether the discharge was honorable or not. If you did not receive an honorable discharge (or if the length of your military service was more than 5 years), you will not be protected by the guidelines listed above.

PLAN ADMINISTRATION

The Electrical Insurance Trustees Supplemental Unemployment Benefit Plan described in this booklet is administered by the Electrical Insurance Trustees, 221 North LaSalle Street, Suite 200, Chicago, Illinois 60601.

The Supplemental Unemployment Benefit Plan is administered under provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA) and the Internal Revenue Code of 1986, as amended.

Plan Name

The official name of the Plan is the Electrical Insurance Trustees Supplemental Unemployment Benefit Plan for Communication Participants.

Employer Identification Number

The Employer Identification Number assigned by the Internal Revenue Service to the Board of Trustees is EIN # 36-1033970.

Plan Number

The Plan Number is 514.



Plan Administrator

The **Plan Administrator is the Board of Trustees of the Electrical Insurance Trustees. The agent for service of legal process** is Sean P. Madix. Service of legal process may also be made upon the Board of Trustees or an individual Trustee. The Plan Administrator's address is:

Electrical Insurance Trustees
Attention: Plan Administrator
221 North LaSalle Street, Suite 200
Chicago, Illinois 60601

Plan Funding

The Plan is financed by Employer Contributions to the Trust Fund. The contribution rate is determined by the Electrical Joint Arbitration Board. Employers have no right to contributions made to the Fund. The Northern Trust Company invests the assets contained in the Trust Fund.

Plan Year

The Plan Year is the 12-month period established by the Board of Trustees for purposes of maintaining the Electrical Insurance Trustees' financial records. Plan Years begin each July 1st and end the following June 30th.



Board of Trustees

The Plan Trustees who authorize the Plan benefits have authority to resolve questions concerning the Plans and to make rules to implement the Plans. The Plan Trustees are:

Employer Trustees

William T. Divane, Jr.
Divane Bros. Electric Company
2424 North 25th Avenue
Franklin Park, Illinois 60131
(847) 455-7143

Kenneth Bauwens
Jamerson & Bauwens Electrical
Contractors, Inc.
3055 Mac Arthur Blvd.
Northbrook, Illinois 60062
(847) 291-2000

I. Steve Diamond
Malko Communication Services,
LLC
5401 W. Fargo Avenue
Skokie, IL 60077
(847) 626-6523

Kevin O'Shea

Shamrock Electric Company
1281 E. Brummel Avenue
Elk Grove, Illinois 60007
(847) 593-6070

Michael R. Walsdorf

Advent Systems, Inc.
435 W. Fullerton Avenue
Elmhurst, Illinois 60126
(630) 279-7171

Union Trustees

Terry Allen

John P. Dalton

Kevin Connolly

Christopher N. McCormick

Mario Miller

Local Union 134 I.B.E.W.
600 W. Washington Blvd.
Chicago, Illinois 60661
(312) 454-1340

Although the Trustees intend to continue this Plan indefinitely, the Trustees reserve the right in their sole and unrestricted discretion to change or discontinue the Supplemental Unemployment Benefit Plan at any time, for any reason. Changes or amendments may be made retroactively, if necessary, to qualify or maintain the benefits programs in order to meet the requirements of the Internal Revenue Code. Although the Trustees intend to maintain these benefits, economic conditions could cause a benefit reduction. If a substantial number of Participants are laid off, benefits under the Supplemental Unemployment Benefit Plan may be lowered so more Participants may receive benefits. The Supplemental Unemployment Benefit may also be lowered or discontinued because of insufficient Trust Fund assets. The Trustees may suspend Supplemental Unemployment Benefits in times of low unemployment.



YOUR ERISA RIGHTS

The Plan is administered under the provisions of ERISA. ERISA provides that all Plan Participants are entitled to:


- Examine, free of charge, any and all official documents related to the Plans such as contracts, collective bargaining agreements, detailed annual reports and Plan descriptions. These documents are available at the Fund Office.
- Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- Receive a Summary Annual Report (SAR). The Plan Administrator is required by law to furnish each Participant with a copy of the Plan's annual financial reports.
- Receive a Summary of Material Modifications (SMM) to the Plan within 210 days after the end of the Plan year in which the changes are made.

Prudent Actions by Plan Fiduciaries

ERISA also imposes duties on the persons responsible for the operation of member benefit Plans. The law refers to these persons as "fiduciaries." Fiduciaries have a duty to act prudently and in the interest of Plan Participants and their beneficiaries. No one, including your Employer, your Union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce Your Rights

Under ERISA, you can take certain actions to enforce your rights. If you request materials from the Plan administrator and do not receive them within 30 days, you may file suit in a federal court. The court may require the Plan Administrator to provide the materials and pay you up to \$110 a day (as indexed for inflation) until you receive them, unless the materials were not sent due to reasons beyond the Plan Administrator's control.



If your claim for a benefit is denied, in whole or in part, you may file suit in a state or federal court. If you believe the Plan's fiduciaries have misused the Plan's money or if you believe you were discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may file suit in a federal court.

The court will decide who should pay court costs and legal fees. The court may order the person you have sued to pay court costs and fees, or the court may order you to pay such costs and fees.

Assistance with Your Questions

If you have any questions about this Plan, you should contact the Plan Administrator. If you have questions about this statement or about your rights under ERISA, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory. The Chicago regional office is located at 230 S. Dearborn, Suite 2160, Chicago, Illinois 60604; telephone number (312) 353-0900. Or, contact the Division of Technical Assistance and Inquires, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

You may also obtain certain publications about your rights and responsibilities under ERISA by contacting the EBSA as follows:

- By calling (866) 444-3272.
- By sending electronic inquiries to www.askebsa.dol.gov or to the website of EBSA at www.dol.gov/EBSA.

Please contact the staff at the Fund Office if you have any questions.

