



IMPORTANT INFORMATION REGARDING TEMPORARY BENEFIT CHANGES DUE TO CONTINUING IMPACT OF CORONAVIRUS

October 29, 2020

The Boards of Trustees of the EIT Benefit Funds (“Trustees”) want to address the continuing public health emergency presented by the coronavirus (COVID-19) pandemic and its impact upon EIT participants. Considering these ongoing challenging times, the Trustees have adopted temporary benefit enhancements (“Temporary Benefits”) as described in this letter. **All these Temporary Benefits expire effective as of March 31, 2021**, unless specifically noted below.

Please read this letter carefully as it provides important information about enhanced benefits you may be eligible to receive from the EIT Benefit Funds. Keep in mind that the terms and requirements of the EIT Benefit Funds currently applicable and not otherwise discussed in this letter continue to apply in full force and effect, and capitalized terms not defined in this letter have the meaning as set forth in the applicable plan’s summary plan description. If you have any questions, please contact the EIT Fund Office at 312.782.5442 or www.fundoffice.org.

I. CHANGES TO SUB BENEFITS

A. SUPPLEMENTAL UNEMPLOYMENT BENEFIT (SUB) PLAN FOR CONSTRUCTION ELECTRICIANS

The Trustees have adopted the following temporary changes to the SUB Plan for Construction Electricians effective for Layoff Dates on or after March 1, 2020:

- The seven-day waiting period to begin receiving SUB benefits is temporarily waived.
- The time period for determining whether the Contributed Hour Requirement is satisfied (to qualify for SUB benefits) is temporarily increased to either the 6 Contribution Quarters or the 18-month Review Period before a participant’s Layoff Date. (The otherwise applicable time period is either the 4 Contribution Quarters or the 12-Month review Period before a participant’s Layoff Date; so the Temporary Benefit is an increase of the otherwise applicable time period.)
- SUB benefits are temporarily extended for participants who are currently receiving SUB benefits under an existing SUB claim (regardless of Layoff Date) for an additional 13 weeks once they have exhausted their existing 52-week SUB claim provided they have not requalified for a new 52-week claim or previously received a 13-week extension under the March 23, 2020 temporary COVID-19 changes.



TEMPORARY BENEFIT CHANGES

October 29, 2020

- Effective for SUB benefits payable the week beginning January 4, 2021 (regardless of Layoff Date), the weekly SUB benefit will be paid at \$300.00 per week for journeymen and apprentices at levels 6 to 10 and \$225.00 per week for apprentices at levels 1 to 5.

B. SUPPLEMENTAL UNEMPLOYMENT BENEFIT (SUB) PLAN FOR COMMUNICATION PARTICIPANTS

The Trustees have adopted the following temporary changes to the SUB Plan for Communication Participants effective for Layoff Dates on or after March 1, 2020:

- The seven-day waiting period to begin receiving SUB benefits is temporarily waived.
- The time period for determining whether the Contributed Hour Requirement is satisfied (to qualify for SUB benefits) is temporarily increased to either the 6 Contribution Quarters or the 18-Month Review Period before a participant's Layoff Date. (The otherwise applicable time period is either the 4 Contribution Quarters or the 12-Month review Period before a participant's Layoff Date; so the Temporary Benefit is an increase of the otherwise applicable time period.)
- SUB benefits are temporarily extended for participants who are currently receiving benefits under an existing SUB claim (regardless of Layoff Date) for an additional 13 weeks once they have exhausted their existing 52-week claim provided they have not requalified for a new 52-week claim or previously received a 13-week extension under the March 23, 2020 temporary COVID-19 changes.
- Effective for SUB benefits payable the week beginning January 4, 2021 (regardless of Layoff Date), the weekly SUB benefit will be paid at \$275.00 per week for journeymen and apprentices at levels 5 to 8 and to \$187.50 per week for apprentices at levels 1 to 4.

II. CHANGES TO HEALTH & WELFARE BENEFITS

A. ELECTRICAL INSURANCE TRUSTEES HEALTH & WELFARE PLAN FOR CONSTRUCTION WORKERS ("CONSTRUCTION PLAN")

The Trustees have adopted the following temporary changes to the Construction Plan:

- Effective for the Eligibility Quarter beginning January 1, 2021, participants—who were laid off or otherwise experienced a reduction in hours on or after March 1, 2020, and whose health care coverage would otherwise terminate due to insufficient contributed hours—shall be credited "Emergency Public Health Leave hours" by



TEMPORARY BENEFIT CHANGES

October 29, 2020

the Construction Plan in an amount sufficient to continue their eligibility until the beginning of the next Eligibility Quarter. Emergency Public Health Leave hours refer to the hours credited under the Temporary Benefits adopted by the Trustees.

B. ELECTRICAL INSURANCE TRUSTEE HEALTH & WELFARE PLAN FOR COMMUNICATION MEMBERS (“COMMUNICATION PLAN”)

The Trustees have adopted the following temporary change to the Communication Plan:

- Effective for the Eligibility Quarters beginning January 1, 2021, participants—who were laid off or otherwise experienced a reduction in hours on or after March 1, 2020, and whose health care coverage would otherwise terminate due to insufficient contributed hours—shall be credited “Emergency Public Health Leave hours” by the Communication Plan in an amount sufficient to continue their eligibility until the beginning of the next Eligibility Quarter. Emergency Public Health Leave hours refer to the hours credited under the Temporary Benefits adopted by the Trustees.

C. ELECTRICAL INSURANCE TRUSTEES HEALTH & WELFARE PLAN FOR BUILDING, HOTEL, SIGN AND MAINTENANCE EMPLOYEES (“MISCELLANEOUS PLAN”)

The Trustees have adopted the following temporary change to the Miscellaneous Plan:

- Effective for the eligibility periods beginning November 1, 2020 and December 1, 2020, participants—who were laid off or otherwise experienced a reduction in hours on or after March 1, 2020, and whose health care coverage would otherwise terminate due to insufficient contributed hours—shall be credited “Emergency Public Health Leave hours” by the Miscellaneous Plan sufficient to continue their eligibility until the beginning of the next eligibility period. Emergency Public Health Leave hours refer to the hours credited under the Temporary Benefits adopted by the Trustees.

As previously announced, diagnostic testing for COVID-19 is covered for eligible participants and dependents with no cost sharing. Telemedicine/telephone visits (billed under the applicable telemedicine CPT code) from in-network providers are covered for eligible participants and dependents with no cost sharing until **December 31, 2020**. As of January 1, 2021, telemedicine/telephone visits from in-network providers will be covered based on the underlying reason for the visit and with cost sharing (if any) applicable to such reason. Telemedicine/telephone visits from out-of-network providers are subject to out-of-network cost sharing (e.g., deductible, copay and/or coinsurance).