



ELECTRICAL WORKERS FRINGE BENEFIT FUNDS

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SUMMARY OF MATERIAL MODIFICATIONS – NO. 3 ELECTRICAL WORKERS HEALTH AND WELFARE FUND

The Summary Plan Description for the Electrical Workers Health and Welfare Fund dated January 1, 2021 is hereby amended as follows:

Effective January 1, 2022, pg. 10, Part I Health Benefits, Section Two Eligibility Provisions, under paragraph II, Eligibility for Participation and Commencement of Benefit Coverage add a new paragraph 3 “Reciprocity” and renumber remaining paragraphs in section.

3. Reciprocity:

A. General Rules. To maintain your Hour Bank balance (and therefore qualify for coverage under the Plan), you may apply to have contributions that have been made to another IBEW-NECA sponsored health and welfare plan on your hours worked (the "Participating Fund") transferred to this Plan in accordance with procedures set forth in the Reciprocal Agreement. Your application must designate this Plan as your "Home Plan," and you must (i) register on the Electronic Reciprocal Transfer System ("ERTS"), (ii) present a valid photo identification at the Fund Office, the Participating Fund or an assisting IBEW local union, (iii) agree to be bound by your electronic signature on ERTS and (iv) agree to the transfers in such manner as the Reciprocal Agreement and the Plan may require. The Reciprocal Agreement provides that, upon approval of your application, contributions will be transferred to the Plan to the extent of the lesser of (i) the amount provided in the IBEW Local 242 or 294 collective bargaining agreement or (ii) the amount provided in the current collective bargaining agreement of the Participating Fund. So long as this Fund receives employer contributions based on the Participating Fund's CBA, you will receive credit for the actual hours that you work.

B. Home Plan Designation. You may designate this Plan as your Home Plan if either (i) you are a member of Local 242 or 294 and have been eligible for benefits under this Plan at any time during the past six years or (ii) you are a member of another local union that is party to the Reciprocal Agreement and you (A) are currently eligible for benefits under this Plan, (B) have not been eligible for benefits under your local union's health and welfare plan at any time during the past six years and (C) establish your intent to the satisfaction of the Trustees to return to the jurisdiction of Local 242 or 294 as soon as work is available. In determining your intent the Trustees may consider such things as your past history of traveling for work and your ties to the geographic jurisdiction of Locals 242 or 294.

C. Terminating Reciprocity. Your approved application under subsection (A) will remain in effect until you execute and submit a cessation of the transfer as required by ERTS. Further information regarding this cessation procedure is available from the Fund Office.