

AMENDMENT NO. 11
TO THE
SUMMARY PLAN DESCRIPTION
OF THE
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND
RETIREE HEALTH PLAN

This Amendment to the Southern California IBEW-NECA Health Trust Fund Retiree Health Plan Summary Plan Description ("SPD") is made by the Board of Trustees of the Southern California IBEW-NECA Health Trust Fund ("Board of Trustees") with reference to the following facts and circumstances:

A. The Board of Trustees wishes to amend the SPD to reflect a change in the eligibility rules to permit a surviving spouse of a deceased participant, who elected to remain on the Active Plan through COBRA, to enroll in the Retiree Health Plan.

B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective April 1, 2015, the SPD is amended as follows:

1. The Eligible Spouse section is restated in its entirety as follows:

Eligible Spouse

To have your spouse covered by the Plan, you must be legally married on the date the first pension check is issued by the Southern California IBEW-NECA Pension Plan. Effective January 1, 2005, if you subsequently remarry because of the death of your spouse or divorce, your spouse will not be eligible for retiree health coverage unless you enroll a new spouse under this Plan by the end of the second calendar month following the date of the marriage. Coverage for your new spouse shall commence as of the first month following enrollment.

For example, if a participant marries any time during the month of January, he may enroll his new spouse any time through March 31; coverage would commence on April 1, the first of the month following enrollment.

Any spouse who is also a retired participant in the Southern California IBEW-NECA Retiree Health Plan and eligible for benefits under the Plan cannot also be eligible as a dependent spouse.

An eligible retired employee and eligible spouse must select the same medical plan of benefits offered under the Retiree Health Plan. For example, if the retired employee selects Kaiser Permanente as his choice of medical coverage, then his spouse must also enroll in Kaiser Permanente. If one spouse is eligible for Medicare and the other is not, then the non-Medicare

participant will be covered under the retiree Kaiser medical plan and the Medicare eligible participant will be covered under the Kaiser Permanente Medicare plan called Senior Advantage.

An eligible spouse enrolled in the Retiree Health Plan may continue his/her coverage under the Retiree Health Plan upon the Retiree's death. An individual who has retired under the Southern California IBEW-NECA Pension Plan and meets all of the eligibility requirements under this Retiree Health Plan may delay enrollment in this retiree Health Plan until the later of exhaustion of Hour Bank Coverage and/or COBRA coverage under the Active Plan. If during this permitted delay in enrollment such an individual shall die, his or her otherwise eligible spouse may enroll in this Retiree Health Plan no later than the exhaustion of Hour Bank Coverage and/or COBRA coverage under the Active Plan.

Please note that the Retiree Health Plan provides that if a retiree was married at the time of his or her initial enrollment in the Retiree Health Plan and declined coverage for his or her spouse under the Retiree Health Plan, the retiree cannot later add the same spouse as an eligible spouse under the Retiree Health Plan (see HIPAA Special Enrollment on page 21 to preserve the enrollment of an eligible spouse).

If you would like to add your spouse under the Retiree Health Plan, please contact the Administrative Office for the necessary forms. You will need to provide documentation that your spouse qualifies as an eligible spouse (marriage certificate, etc).

If you have questions, please contact the Administrative Office at (323) 221-5861, Monday through Friday or toll free at (800) 824-6935 between the hours of 8:30-5:30 p.m.

2. All other terms and conditions of the Plan shall remain in full force and effect.

Executed this 28th day of July 2016, at Commerce, California.

BOARD OF TRUSTEES
SOUTHERN CALIFORNIA IBEW-NECA HEALTH
TRUST FUND

By: _____
Chairman – Jim Willson

By: _____
Secretary – Marvin Kropke