

AMENDMENT NO. 10
TO THE
SUMMARY PLAN DESCRIPTION
OF THE
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND
ACTIVE HEALTH PLAN
(as Restated July 1, 2022)

This Amendment No. 10 to the Southern California IBEW-NECA Health Trust Fund, Active Health Plan *Summary Plan Description* ("SPD"), effective as of July 1, 2022, as amended, 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 restate the definition of Credited Hour under Article 3, General Plan Definitions, Section 3.7.
- B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective **May 1, 2025**, the SPD is amended as follows:

- 1. Article 3, **General Plan Definitions**, Section 3.7, Credited Hour is replaced entirely and restated as follows:

"3.7 Credited Hour.

"Credited Hours, Hours Worked and Hours means work hours reported under Covered Employment for which Contributions are actually received. Contributions for Hours Worked in Covered Employment received more than three (3) months subsequent to the month in which the hours were actually worked are credited to your Hours Bank Reserve in the month the Contributions were received rather than being credited as Hours Worked in the month the work was actually performed. These delinquent Employer Contributions are credited to your Hours Bank Reserve because various contracts with service providers prohibit the Fund from providing you with retroactive eligibility.

The term Credited Hour and/or Hours Worked also includes any pro-rated hour that is worked by an Employee for which Contributions are paid to a Health Fund which is signatory to the International Brotherhood of Electrical Workers (IBEW) Reciprocal Agreement to the extent such reciprocal Contributions are received by this Fund.

Reciprocal Contributions, delinquent Contributions and Contributions received under certain Collective Bargaining Agreements are converted to hours under this Plan by dividing the monies received by the then existing hourly Contribution rate under the IBEW Local 11 Inside-Wiremen's Collective Bargaining Agreement. See Article 4.4: I.O. Health Reciprocal Agreement and Proration Under Certain Collective Bargaining Agreement and Proration Under Certain Collective Bargaining Agreements for more information."

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

Executed this ____ day of _____ 2025 at Pasadena, California.

BOARD OF TRUSTEES
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

By: _____
Chairman – Eric Cartier

By: _____
Secretary – Robert Corona