

AMENDMENT NO. 11
TO THE
SUMMARY PLAN DESCRIPTION
OF THE
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND
ACTIVE HEALTH PLAN
(as Restated July 1, 2022)

This Amendment to the Southern California IBEW-NECA Health Trust Fund, Active Health Plan Summary Plan Description ("SPD") (restated 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 clarify the eligibility requirements for the Residential, Material Handlers and Maintenance Agreements.
- B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

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

1. Article 2, **Plan Benefits Available to You**, Section 2.2, **Residential Agreement**, a new paragraph is added at the end of the section effective September 1, 2025 eligibility month:

"The Board of Trustees recognizes that the Residential Agreement participants receive contributions to the Plan at a reduced contribution rate resulting in a significant proration. The Board of Trustees elected to have Residential Agreement participants become eligible for benefits under this Health Plan following receipt of 140 hours of contributions.

A separate set of benefits are provided exclusively through Kaiser Permanente as provided by Article 6.5, "Alternate Kaiser Permanente Plan". Unless otherwise indicated above, none of the other benefits described in this SPD are available to eligible Residential Agreement Participants and their dependents. However, the non-benefit provisions, such as definitions, COBRA rights and appeal rights do apply.

If you work between classifications and become eligible under the higher classification, your health coverage will be switched to the Active Kaiser Permanente HMO Plan. You must remain enrolled through Kaiser Permanente for at least twelve (12) months, unless specified otherwise by this Health Plan."

2. Article 2, **Plan Benefits Available to You**, Section 2.4, **Material Handlers Agreement**, a new paragraph is added at the end of the section effective September 1, 2025 eligibility month:

"The Board of Trustees recognizes that the Material Handlers Agreement participants receive contributions to the Plan at a reduced contribution rate resulting in a significant proration. The Board of Trustees elected to have Material Handlers Agreement

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participants become eligible for benefits under this Health Plan following receipt of 140 hours of contributions.

A separate set of benefits are provided exclusively through Kaiser Permanente as provided by Article 6.5, Alternate Kaiser Permanente Plan". Unless otherwise indicated above, none of the other benefits described in this SPD are available to eligible Material Handlers Agreement Participants and their dependents. However, the non-benefit provisions, such as definitions, COBRA rights and appeal rights do apply.

If you work between classifications and become eligible under the higher classification, your health coverage will be switched to the Active Kaiser Permanente HMO Plan. You must remain enrolled through Kaiser Permanente for at least twelve (12) months, unless specified otherwise by this Health Plan."

3. Article 2, **Plan Benefits Available to You**, Section 2.5, **Maintenance Agreement**, a new paragraph is added at the end of the section effective September 1, 2025 eligibility month:

"The Board of Trustees recognizes that the Material Handlers Agreement participants receive contributions to the Plan at a reduced contribution rate resulting in a significant proration. The Board of Trustees elected to have Material Handlers Agreement participants become eligible for benefits under this Health Plan following receipt of 140 hours of contributions.

A separate set of benefits are provided exclusively through Kaiser Permanente as provided by Article 6.5, Alternate Kaiser Permanente Plan". Unless otherwise indicated above, none of the other benefits described in this SPD are available to eligible Maintenance Agreement Participants and their dependents. However, the non-benefit provisions, such as definitions, COBRA rights and appeal rights do apply.

If you work between classifications and become eligible under the higher classification, your health coverage will be switched to the Active Kaiser Permanente HMO Plan. You must remain enrolled through Kaiser Permanente for at least twelve (12) months, unless specified otherwise by this Health Plan."

4. Article 5.1B, Alternate Kaiser Permanente Plan – Sound Unit 45% and 50% Apprentices Only, is restated in its entirety to:

"Alternate Kaiser Permanente Plan–Sound Unit 45% and 50% Apprentices, Material Handlers, Residential and Maintenance Agreements

A separate set of benefits are provided exclusively through Kaiser Permanente for Sound Unit 45% and 50% apprentices, Material Handlers, Residential and Maintenance Agreements only. Refer to Article 6.5, Alternate Kaiser Permanente Plan. Plan for more

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information. None of the other benefits described in this Active SPD are available to eligible Sound Unit 45% and 50% Apprentices Material Handlers, Residential Maintenance Agreements and their dependents. However, the non-benefit provisions of this Plan, such as definitions, COBRA rights and appeal rights do apply.

Eligibility for coverage for Active Employees is based on your working a certain minimum number of hours as explained below with one or more Employers who actually make Contributions to the Fund on your hours of employment.

Even if an Employee's Hours Bank Reserve contains sufficient hours for initial eligibility, the only benefit an employee will have until he or she completes an enrollment form for the Alternate Kaiser Permanente HMO Plan will be life insurance. Even if the employee fails to return the enrollment forms to the Administrative Office in a timely fashion, the employee's Hours Bank Reserve will be charged as if the employee has completed all the steps required for enrollment in the benefits offered by the Plan. However, the employee will have no actual coverage (except for life insurance) until the employee has completed all the steps required for enrollment in benefits offered by the Plan. The employee's failure to take appropriate action in enrolling for benefits will cause a reduction in the employee's Hours Bank Reserve without providing the employee with benefits or coverage, which would exist if the employee enrolled in the benefit available to him or her on a timely basis.

Additionally, upon graduation to a 55% Sound Unit Apprentice level or higher, the hours remaining in the Hours Bank Reserve for the Alternate Kaiser Permanente Plan benefit will be transferred to the Active Hours Bank Reserve. The Participant will be transferred to the Active Kaiser Permanente HMO Plan of benefits and will remain enrolled in that plan for a minimum of 12 months and the participant will receive documentation from the Administrative Office regarding the additional benefits available at the time of transfer to the Active Kaiser Permanente HMO Plan.

In the event a Residential, Material Handler or Maintenance participant works between classifications and becomes eligible under the higher classification, the health coverage will be switched to the Active Kaiser Permanente HMO Plan. You must remain enrolled through Kaiser Permanente for at least twelve (12) months, unless specified otherwise by this Health Plan

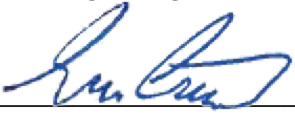
5. Article 6.5 is renamed from "45% and 50% Sound Apprentice – Kaiser Permanente" to "Alternate Kaiser Permanente Plan."


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

Executed this 18 day of July 2025 at Pasadena, California.

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BOARD OF TRUSTEES
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

By: 
Chairman – Eric Cartier

By: 
Secretary – Robert Corona