

AMENDMENT NO. 13
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. 13 to the Southern California IBEW-NECA Health Trust Fund *Summary Plan Description*, for Eligible Active Participants and their Eligible Dependents, 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 new Section 4.16 is added to the Summary Plan Description ("Plan") addressing Special Enrollment Rights.

NOW THEREFORE, the Summary Plan Description is hereby amended adding Section 4.16, which reads as follows:

"Special Enrollment Rights

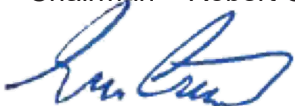
If you or your dependents are eligible for premium assistance under Medicaid, CHIP or CHIPRA, as well as eligible under your employer sponsored plan, the Health Trust Fund must allow you to enroll in your employer sponsored plan if you are not already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance or losing eligibility from these programs. At that time, you must submit written proof of the other coverage, its duration, and the date the coverage ended. If you do not enroll within the 60 days, you will lose your Special Enrollment rights."

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

Executed this 14th day of September 2026 at Pasadena, California.

BOARD OF TRUSTEES
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

By: _____
Chairman – Robert Corona

By: _____
Secretary – Eric Cartier