

AMENDMENT NO. 8
TO THE
SUMMARY PLAN DESCRIPTION
OF THE
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND
ACTIVE HEALTH PLAN

This Amendment to the Southern California IBEW-NECA Health Trust Fund Active 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 **Eligibility –Retiree Health Plan** section is restated in its entirety as follows:

Eligibility – Retiree Health Plan

IF YOU WISH TO PROTECT YOUR POTENTIAL ELIGIBILITY FOR RETIREE HEALTH COVERAGE NEVER COMMENCE YOUR PENSION UNTIL RETIREE HEALTH ELIGIBILITY IS CONFIRMED IN WRITING BY THE ADMINISTRATIVE OFFICE BASED UPON YOUR PROPOSED PENSION EFFECTIVE DATE. RETIREMENT PRIOR TO AGE 55 WILL AFFECT YOUR ELIGIBILITY FOR RETIREE HEALTH PLAN BENEFITS [See Exceptions: Retirees Working Maintenance and Disability (Total & Permanent and Partial)].

A full explanation of the Retiree Health Plan eligibility requirements is set forth in a separate Retiree Health Plan Description which the Administrative Office will provide you upon request. Certain collective bargaining agreements do not include contributions for retiree health coverage. The Fund can provide upon request, a listing of those collective bargaining agreements which do not provide contributions for retiree health coverage. The chart on the following page provides a brief description of the Retiree Health Plan’s eligibility rules that you must meet as of your original Southern California IBEW-NECA Pension Plan benefit effective date.

Before commencing the receipt of your Retiree Pension Plan benefits, you should contact the Administrative Office and receive written confirmation of your eligibility to enroll in the Retiree Health Plan. Also note that participation in the Retiree Health Plan is not automatic; you must apply for and enroll in the Retiree Health Plan. If you will be maintaining eligibility for Active

coverage by using the accumulated hours in your Hour Bank Reserve, you should monitor those hours carefully after you retire to make sure you apply for and enroll in the Retiree Health Plan before your Hour Bank Reserve is exhausted. If you exhaust your Hours Bank Reserve you should continue Active coverage by electing COBRA continuation coverage and upon the termination of your COBRA continuation coverage apply for and enroll in the Retiree Health Plan.

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.

Benefits under the Southern California IBEW-NECA Retiree Health Plan are partially financed through Employer contributions that are specifically designated to provide health benefits for retired Employees. You have no vested right to receive Retiree Health Plan benefits. The Trustees may change, modify, reduce or terminate the Retiree Health Plan's benefits and required self-payment at any time as a result of conditions or events requiring such action.

CREDITING DISABILITY HOURS FOR RETIREE ELIGIBILITY

In the event a retired employee has received a disability award from the Social Security Administration or has incurred a demonstrable work-related disability proof of which is satisfactory to the Board of Trustees, then such employee shall receive disability credit during the period of such disability up to a maximum of twenty-six (26) weeks credited at the rate of forty (40) hours per week for the sole purpose of satisfying the eligibility requirements for Retiree coverage as provided under the Retiree Health Plan.

Effective October 1, 2004 for coverage on and after the date of timely application, a pensioner whose early retirement pension benefit was effective on and after April 1, 1993 and who receives a Social Security Total Disability Award on and after April 1, 2003 and who has had no income from gainful employment on and after the effective date of their early retirement pension benefit shall be entitled to participate as a Disability Retiree if they meet the requirements set forth in the following table.

TOTAL DISABILITY RETIREMENT	MAINTENANCE AGREEMENT RETIREMENT (OPTION)	PARTIAL DISABILITY RETIREMENT	EARLY RETIREMENT	NORMAL RETIREMENT
PENSION REQUIREMENT:				
You must be receiving a monthly pension benefit payment from the Southern California IBEW-NECA Pension Plan; AND You must meet the requirements below as of your original pension effective date.				
RETIREE HEALTH PLAN (“RHP”) REQUIREMENTS:				
No Age Requirement	You must be at least age 50 when you retire; AND You must have continuity of employment under the Maintenance Agreement to maintain eligibility for the RHP with no lapse of hours greater than 24 consecutive months.	You must be at least age 50 when you retire.	You must be at least age 55 when you retire, BUT you must retire before reaching age 65; AND You must have at least 25 years of credited service under the SC IBEW-NECA Pension Plan	You must be at least age 62 or older when you retire; AND You must have at least 10 years of credited service under the SC IBEW-NECA Pension Plan.
AGE AND CREDITED SERVICE REQUIREMENTS UNDER THE SOUTHERN CALIFORNIA IBEW-NECA PENSION PLAN: (Note that Age and Credited Service requirements set forth below may change at any time and the following description is believed accurate as of MM/DD/YYYY. Only the Pension Fund is authorized to provide advice as to Age and Credited Service Requirements under the Pension Plan.)				
You may retire at any age prior to age 65; AND You must have accumulated 10 vesting service years or 15,000 hours.	See requirements under “Early Retirement.”	See requirements under “Total Disability Retirement.”	You must be at least age 55 when you retire, BUT you must retire before reaching age 65; AND You must have accumulated 10 vesting service years or 15,000 hours.	You must be at least age 65 when you retire; AND You must have Accumulated 5 vesting service years.
CONTRIBUTED HOURS REQUIREMENT AS OF YOUR ORIGINAL PENSION EFFECTIVE DATE:				
30,000 Health Hours under a Collective Bargaining Agreement requiring a Retiree Trust Fund contribution; OR 10,500 health hours in 7 of the 10 years immediately preceding the date of your retirement under a Collective Bargaining Agreement requiring a Retiree Trust Fund contribution.				
PAYMENT REQUIREMENTS:				
You must make monthly payments or authorize the Trust Fund to deduct the required payment from your monthly pension benefit payment.				

HIPAA SPECIAL ENROLLMENT RIGHTS (Exception to the Deadline for Enrollment)

1. Under HIPAA you have the right to enroll in the Retiree Health Plan subsequent to the commencement of your pension benefit so long as your initial declination to enroll in the Retiree Health Plan when first eligible to do so is due to your having other health coverage in force at that time, and the following conditions are met.
2. The Trust Fund must receive your signed declination prior to the expiration of the normal 30-day initial enrollment deadline for enrolling in the Retiree Health Plan.
3. You will lose your HIPAA Special Enrollment rights if a properly completed and signed declination is not received within 30 days prior to expiration of your initial enrollment deadline under the Retiree Health Plan.
4. If the Trust Fund receives your initial and properly completed declination in a timely manner, your subsequent enrollment in the Retiree Health Plan must occur within 30 days of the loss of your other health coverage which was the basis of your declination.

If you have properly and timely declined initial enrollment in the Retiree Health Plan, you may still lose your HIPAA Special Enrollment rights if you fail to enroll in the Retiree Health Plan within 30

days of loss of your other health coverage. You must submit proof of your period of coverage under your other health coverage when you apply for enrollment in the Retiree Health Plan.

There is no lawful obligation to you in terms of fully exhausting COBRA coverage prior to enrolling in the Retiree Health Plan. You are entitled to enroll in the Retiree Health Plan upon timely application at the beginning of any month during the COBRA continuation coverage period.

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