

DRAFT AMENDMENT NO. 1
TO THE
SUMMARY PLAN DESCRIPTION
OF THE
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND
RETIREE HEALTH PLAN

(As restated January 1, 2026)

This Amendment to the Southern California IBEW-NECA Health Trust Fund, Retiree Health Plan Summary Plan Description ("SPD") (restated as of January 1, 2026, 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 address retirees with conditional approval to less than 40 hours under the Southern California IBEW-NECA Pension Plan.
- B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective on **March 1, 2026**, the SPD is amended as follows:

- 1. Article 3, **Eligibility and Enrollment Requirements**, (Sub-Section 3.6), *Returning to Covered Employment*, is restated in its entirety as follows:

"Returning to Covered Employment

You and your Spouse's Retiree Health Plan coverage will be cancelled if you return to Covered Employment, as defined under the Southern California IBEW-NECA Pension Plan, and your pension benefit is suspended (in whole or in part).

Your Retiree Health Plan coverage will be cancelled effective on the last day of the month preceding the month in which any portion of your pension is suspended.

When you subsequently end Covered Employment, you must re-enroll in Retiree Health Plan coverage within 30 days of the later of:

- 1. The date of your next pension check;
- 2. The date your Active Health Plan coverage ends; or
- 3. The date your Active Health Plan COBRA continuation coverage ends.

You must re-enroll in Retiree Health Plan coverage within the timeframe detailed above.

To re-enroll in Retiree Health Plan coverage, you must follow the enrollment procedure detailed in Article 3.3: Enrolling in Coverage.

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When you re-enroll in Retiree Health Plan coverage, your Retiree Health Plan benefits will begin on the later of:

1. The date of your next pension check; or
2. The day following the end of your Active Health Plan coverage; or
3. The day following the end of your Active Health Plan COBRA continuation coverage.

Notwithstanding the above, if the retiree has a conditional approval for working less than 40 hours by the Southern California IBEW-NECA Pension Plan and pension benefits have not been suspended, the retiree will be permitted to remain enrolled in the Retiree Health Plan. The retiree will not be eligible for enrollment in the Active Health Plan regardless of the number of reported health hours that may provide eligibility under the Active Health Hours. Retiree will remain responsible for paying the applicable portion of health premium."

The effective date of this Amendment shall be March 1, 2026.

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

Executed this 5th day of February 2026 at Pasadena, California.

BOARD OF TRUSTEES
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

By: _____
Chairman – Robert Corona

By: _____
Secretary – Eric Cartier