

AMENDMENT NO. 24
TO THE EIGHTH DISTRICT ELECTRICAL BENEFIT FUND
SUMMARY PLAN DESCRIPTION /PLAN RULES AND REGULATIONS
For Active Employees, Early (non-Medicare-eligible) Retirees and Medicare-eligible Retirees
effective January 1, 2014

Effective January 25, 2021, the Summary Plan Description/Plan Rules and Regulations is amended or clarified as follows:

Article III shall be amended at Section 5 – Eligibility for Retirees: Early (non-Medicare Eligible) Retirees and Medicare-Eligible Retirees) at subsection a by adding “(through Employer contributions or COBRA coverage)” to the end of the subsection. The updated subsection is as follows:

- a. **Application to Participate.** The application to participate must be filed with the Administrative Office by the first day of the month coinciding with the effective date of the applicant's Pension from the Eighth District Electrical Pension Fund or by the fifteenth (15th) day of the month following the month in which the applicant lost eligibility under the eligibility rules of the Medical Plan for Active Employees, whichever occurs later. Coverage under the Plan as a Retiree (Early Retiree or Medicare-eligible Retiree) must be continuous immediately following the loss of eligibility as an Active Employee (through Employer contributions or COBRA coverage, as allowed in Article IV, Section 7).
- To be considered a Retiree (Early Retiree or Medicare-eligible Retiree) to be first eligible for benefits, the individual must be receiving a retirement benefit from the Eighth District Electrical Pension Plan or Annuity Plan; or (2) if not eligible to receive a retirement benefit from the Eighth District Electrical Pension Plan or Annuity Plan, the individual must self-certify on a form approved by the Trustees that they are retiring and will not return to work in the electrical industry in accordance to work outlined in the Collective Bargaining or Participation Agreement.

Article III shall be clarified at Section 5 – Eligibility for Retirees: Early (non-Medicare Eligible) Retirees and Medicare-Eligible Retirees) at subsection c by deleting the current subsection and replacing it with the following:

- c. **Those Eligible for Participation as a Retiree on or after April 1, 2003.** Individuals who retire on or after April 1, 2003 must meet the following requirements in order to be eligible to participate under the Eighth District Electrical Benefit Fund Plan as a Retiree (either Non-Medicare Eligible or Medicare-Eligible):
 - 1. If the Employee retires between the ages of fifty-five (55) and sixty (60), the employee must have participated in the Medical Plan as an Active Employee for:
 - a. sixty (60) of the last eighty-four (84) months immediately prior to retirement; and
 - b. a minimum of two hundred forty (240) months.
 - 2. If the Employee retires at age sixty (60) or older, the employee must have participated in the Medical Plan as an Active Employee for:
 - a. sixty (60) of the last eighty-four (84) months immediately prior to retirement; and
 - b. a minimum of one hundred twenty (120) months.

Article III shall be amended at Section 5 – Eligibility for Retirees: Early (non-Medicare Eligible) Retirees and Medicare-Eligible Retirees) at subsection h (as renumbered in Amendment No. 22) by adding “(through Employer contributions or COBRA coverage)” to the first sentence as follows:

- hg. **Effective Date of Coverage.** A Retired Employee will become eligible under the Plan as a Retiree on the first day of the month during which application for a pension or disability application has been approved from the Eighth District Electrical Pension Fund or the date eligibility under the Medical Plan for Active Employees (through Employer contributions or COBRA Coverage, as allowed in Article IV, Section 7) for the Eighth District Electrical Benefit Fund terminates whichever is later, provided application to participate and the required self-payment premium has been made.

Coverage under the Plan as a Retiree must be continuous upon loss of eligibility under the Medical Plan for Active Employees.

Article III shall be clarified at Section 5 – Eligibility for Retirees: Early (non-Medicare Eligible) Retirees and Medicare-Eligible Retirees) at subsection (j) (as renumbered in Amendment No. 22) by deleting subsection (j)(2) and renumbering the subsequent subsections accordingly.

Article IV shall be amended at Section 1 – Overview by deleting subsection e as follows:

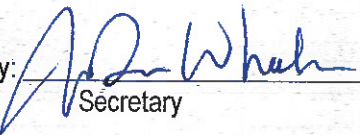
Section 1: OVERVIEW

- a. This article discusses several options for self-payment of continuation of coverage.
- b. **For Active Employees and their eligible Dependents**, if you were covered by the medical, dental or vision benefits under the Medical Plan as an Active Employee and then lose your eligibility for those coverages (for example, because you do not have at least one (1) month's charge-off amount in your hour bank), the Medical, Dental and Vision Plan benefits can be continued temporarily under COBRA continuation coverage.
- c. **For Early Retirees who are not yet Medicare-eligible and their eligible Dependents**, the Medical Plan benefits can be continued under COBRA continuation coverage for up to 18 months, or, as an alternative to COBRA for those Early Retirees who meet the Early Retiree requirements of this Plan (discussed in Article III), the Medical Plan as a Retiree.
- d. **For Medicare-eligible Retirees and their eligible Dependents**, the Medical Plan benefits can be continued under COBRA continuation coverage for up to 18 months, or, as an alternative to COBRA the Retiree Medical Plan.

CONFIRMATION

The undersigned Chairman and Secretary of the Board of Trustees of the Eighth District Electrical Benefit Fund do hereby certify that the foregoing Amendment #24 to the 2014 Plan was duly adopted and executed at a meeting of the Board of Trustees called and held on June 22, 2021.

By: 
Chairperson

By: 
Secretary