

**HEALTH PLAN RESERVE ACCOUNT SHARING POLICY
FOR THE
HARRISON ELECTRICAL WORKERS
TRUST FUND
(Revised Effective January 1, 2023)**

ARTICLE I. PURPOSE

The purpose of this Health Plan Reserve Account Sharing Policy (hereinafter the Policy) is to permit Participants of the Harrison Electrical Workers Trust Fund Active Employee Plan (hereinafter the Trust and the Plan) to assist other Participants who would lose coverage under the Plan but for receiving transferred credit dollars from other Participants.

In the event there is a conflict between this Policy and the Plan, the Trust Agreement (which created the Trust), the Employee Retirement Income Security Act (ERISA) or other applicable law, then the Plan, the Trust Agreement, ERISA or other law shall control.

ARTICLE II. DEFINITIONS

1. "Donor" is a Participant who donates credits from his or her reserve account to another Participant.
2. "Donee" is a Participant whose account receives donated credits by a Donor. A Donee must meet the requirements described in this Policy in order to receive a donation of credits.
3. Other terms used in this Policy are the same as provided in the Plan.

ARTICLE III. POLICY RULES

1. A Participant may choose to donate a portion of his or her reserve credit dollars to a Donee as described in this Policy.
2. The minimum donation of credit dollars is equal to one week (40 hours) of contributions. The maximum amount that may be donated is equivalent to three months (13 weeks) of coverage from the Donor's hour bank. Donations are made in one week increments.

3. A Participant may make one or more donations in their lifetime but the maximum cumulative amount that may be donated on and after January 1, 2023 is the maximum stated in paragraph 2. Prior to January 1, 2023, the amount of credit dollars donated permanently reduced the maximum amount of credit dollars a Donor may accumulate in his/her reserve account. As of January 1, 2023, the maximum credit dollars for a Donor are the same as if the Donor had not made a donation prior to 2023.

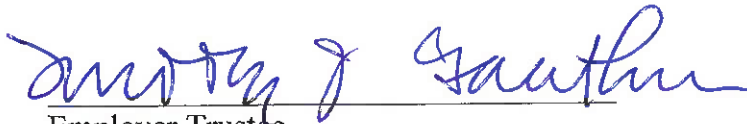
4. The Donor may not receive anything of value in exchange for the donated credits, and the Donee may not provide anything of value to a Donor in return for the donated credits. Both the Donor and the Donee shall sign a statement confirming they have not received or provided anything of value in exchange for the donated credits.

5. Any unused credits from the Donor when Donee no longer is covered under the Plan will remain in Donee's reserve account to be used or forfeited as provided in the Plan.

ARTICLE IV. PERIODIC REVIEW OF THE POLICY

From time to time, the Trustees will review, and update as necessary this Policy.

ADOPTED on December 16, 2022, and effective January 1, 2023.


Employer Trustee


Union Trustee