



IBEW LOCAL 595 TRUST FUNDS



IBEW LOCAL 595 HEALTH & WELFARE TRUST

Summary of Material Modifications

April 2020

NOTICE TO ALL PARTICIPANTS REGARDING

Adoption of Additional Temporary Covid-19 ("Coronavirus") Relief Plan Changes **FOR THE IBEW LOCAL 595 HEALTH & WELFARE PLAN**

The Trustees of the IBEW Local 595 Health & Welfare Trust Fund have approved changes to the Health & Welfare Plan ("Plan").

On March 16, 2020, six Bay Area counties, including Alameda County, implemented "shelter-in-place" orders due to the novel coronavirus disease, COVID-19, pandemic ("Coronavirus"), directing all businesses that are not providing "essential" services to close. In addition to posing serious risks to the health and welfare of Plan members and their families, this public health crisis and sheltering orders have significantly impacted the construction industry, resulting in work shortages and layoffs in Covered Employment.

In addition to recent Plan changes regarding COVID-19 testing and treatment, effective immediately, your Board of Trustees has taken further relief measures to assist Plan members impacted by the pandemic by extending eligibility for Plan coverage, as follows:

The Plan will provide continuation coverage for up to three coverage months: May, June, and July 2020 if your Dollar Bank reserves have been exhausted, and either of the following circumstances apply:

- You lose Plan coverage because of workforce reductions, furloughs, or layoffs related to the Coronavirus; or
- You are unable to work after testing positive for the Coronavirus; or
- You decline work or are unable to work due to having or being exposed to COVID-19 or are caring for family members who may be at higher risk for severe illness.)

No additional action is required by you at this time. If additional information is required, the Fund Office will reach out for the appropriate documentation to determine your eligibility for this extension.

Note that if you are enrolled in a Buy Up Plan option, the buy up payment requirement will be waived for the extended coverage months.

You will not be eligible for continuation coverage under this Section if: your unemployment is voluntary or unrelated to the Coronavirus; or you have worked in non-Covered Employment for a non-signatory employer. Extended coverage will terminate during this period if you return to Covered Employment.

Please keep this Summary of Material Modification with you Summary Plan Description. These important changes affect the health benefits that are provided to you and your family. If you have any questions, please contact the Fund Office at (888) 512-5863 or (925) 208-9996.