

**Amendment Number 3 to the
Local Union No. 9, IBEW and Outside Contractors
Active Employees Health and Welfare Plan
Plan Document and Summary Plan Description
(2021 Edition)**

In accordance with the Plan's amendment and termination provision, as stated on page 76 of the 2021 Edition of the Local Union No. 9, IBEW and Outside Contractors Active Employees Health and Welfare Plan, Plan Document and Summary Plan Description (the "Plan Document and SPD"), the Fund has adopted the following change to the Plan, effective January 1, 2022.

1. Continuation Coverage on page 5, section **Hour Bank**, the first two paragraphs are restated to read as follows:

For hours worked on or after January 1, 2022, when you work and your employer makes contributions to the Fund on your behalf, any hours you work during a Working Quarter that are in excess of 360 will be reserved in your Hour Bank for future use toward continuing eligibility. Your Hour Bank total may not exceed 2,880 hours if you have not reached age 55.

If you are age 55 or older, you are allowed to accumulate an additional two years' worth of hours (an additional 2,880 hours) for future use toward continuing eligibility. However, these additional hours that you accumulate must be based only on hours you work after the first of the month in which you reach age 55, and your Hour Bank total may not exceed 5,760 hours. If you have not yet reached age 55, your Hour Bank total will still not be allowed to exceed 2,880 hours.

2. **Extension Option Self-Payment** section on page 6 is deleted in its entirety and replaced with the following:

Retiree Self-Payment Option

If you are at least age 55 and retired from the Local No. 9 IBEW and Outside Contractors Defined Benefit Pension Plan, or provide proof of retirement from your employer, and have at least one (1) hour in your Hour Bank at the time of retirement, you can use your Hour Bank to continue eligibility in the Fund. When the Hour Bank is depleted to zero, you can make self-payments to continue coverage until you attain age 65. Your coverage will terminate the first of the month in which you attain age 65. If you are married when you attain age 65, your spouse will be offered COBRA coverage.

The Retiree Self-Payment Option rate is subject to change annually and the change usually goes into effect in November each year. You will be notified of any rate changes. You may not skip paying for certain months and then resume payment for any subsequent months. Payment must be consecutive and without breaks.

To assist you in making your self-payment contributions in a timely and consistent manner, the Fund accepts electronic automatic payments. When you are eligible for retiree coverage, you

must enroll to have your monthly self-payment contributions automatically withdrawn from your checking or savings account.

This Amendment Number 3 to the Local Union No. 9, IBEW and Outside Contractors Active Employees Health and Welfare Plan, Plan Document and Summary Plan Description (2021 Edition) was adopted by the Board of Trustees on March 23, 2022

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