

Summary of Material Modifications

November 2015

From time to time, the Board of Trustees of the Local No. 9, IBEW and Outside Contractors Active Employees Health and Welfare Plan ("Plan") makes changes to the Plan in order to enhance the Plan's benefits and procedures when feasible or appropriate. To that end, the Board has amended the Plan's documents to the extent that changes are being made to the Summary Plan Description/Plan Document January 2015 Edition ("SPD"). In accordance with the Plan's amendment and termination provision, as stated on Page 68, the Board of Trustees has adopted the following changes.

Effective December 31, 2015, the Subsections entitled *Disenrolling a Spouse or Dependent* on page 14 is amended as follows (additions underlined, deletions crossed out):

DISENROLLING A SPOUSE OR DEPENDENT

Because enrolling a Spouse or Dependent is voluntary and not required by the Plan, you may disenroll a Spouse or Dependent at any time by completing and submitting the Spouse or Dependent Disenrollment Form.

Once a Dependent child under age 18 is enrolled in the Plan, he or she may not be disenrolled by a Participant without the written consent of all of the Dependent's parents or guardians, provided that the Dependent otherwise remains eligible for coverage. Once a Dependent child reaches age 18 or older and is enrolled in the Plan, he or she may not be disenrolled by a Participant without the Dependent's written consent, provided that the Dependent otherwise remains eligible for coverage.

You may not backdate a disenrollment, except in the case of divorce or legal separation of a Spouse. Otherwise, the coverage end date for the disenrolled person will be the date the Fund Office receives the properly completed disenrollment form; in cases of disenrollment, the Delivery date does not apply.

The Fund Office will send an offer of COBRA Continuation Coverage to the disenrolled Spouse or Dependent child if the disenrollment constitutes a qualifying event as described on page 8.

A Final Note

Please keep this Summary of Material Modifications (SMM), which describes changes to information provided in the most recent SPD with your SPD for future reference. Only the provisions described in this letter are changing; no other Plan changes are being made at this time. If you have any questions about this change or your benefits, please contact the Fund Office at 708-449-9004.

This notice is a Summary of Material Modifications (SMM), within the meaning of Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. This SMM describes an important change to the most recent Summary Plan Description/Plan Document for the Local Union No. 9, IBEW and Outside Contractors Active Employees Health and Welfare Plan effective January 1, 2015. Please keep this SMM with your Plan Document/SPD for future reference. An SMM is not the SPD, nor is it the Plan Document itself; rather, it is a supplemental document to your Plan Document/SPD. Please contact the Fund Office to request copies of the Plan Document/SPD or any SMM relating to the Plan.