

International Brotherhood of Electrical Workers Local Union 683

IBEW Local 683 Health and Welfare Trust
IBEW Local 683 Pension Fund Pension Plan Trust Fund
IBEW Local 683 Profit Sharing Annuity Plan
IBEW Local 683 Educational Trust Fund



Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

January 2020

To: IBEW Local No. 683 Active, Early and Senior Retiree Inside Journeyman, Inside Apprentice, and Office and Salary Welfare Fund Participants

Re: Summary of Material Modification

Dear Participant:

At a recent IBEW Local 683 Welfare Fund Trustees' meeting, the Trustees made changes to the Surviving Spouse Benefit.

Currently the benefit for Surviving Spouses of Active Participants, Early, and Senior Retirees would allow them to continue coverage under the Plan for thirty-six (36) months under the COBRA rules.

Effective immediately the following changes have been made to the plan.

Surviving Spouses for Active Participants

An Active Participant is a Participant who is currently eligible for Benefits under the Plan and who is not a Retired Participant. If you die while you are an Active Participant, then the Coverage of your Eligible Dependent(s) will continue without cost for the balance of the remaining Benefit Month and the following two (2) Benefit months. Thereafter, your Eligible Dependent(s) may elect to exhaust the balance of your Dollar Bank by making self-payments to continue coverage. After the balance of your Dollar Dank is exhausted, your Eligible Dependent(s) may elect to continue health Coverage for a period of thirty-six (36) months.

Surviving Spouses for Early and Senior Retirees

A Retired Participant is a Participant who is receiving either Normal Retirement, Early Retirement or Total and Permanent Disability Benefits under the IBEW Local 683 Pension Fund Pension Plan. If you die after the date you start receiving Pension Benefits, the Coverage of your Surviving Spouse and/or Surviving Dependent(s) may be continued by making self-payments. In order to maintain such coverage, the Surviving Spouse or Dependent must pay for single coverage at the contribution rate which corresponds to the years of service category fitting the deceased Participant prior to the Participant's death. The right to continue to self-pay for Surviving Dependent(s) Continuation of Coverage terminates upon the earliest of the following:

- a. Remarriage of the Participant's Surviving Spouse; or
- b. The date the Dependent child ceases to qualify as an Eligible Dependent.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,
IBEW Local No. 683 Welfare Fund
Board of Trustees