

Amendment No. 18 to the 2020 Summary Plan Description and Plan Document of the NECA-IBEW Welfare Trust Fund

WHEREAS, the Board of Trustees of the NECA-IBEW Welfare Trust Fund (“Fund”) may, pursuant to the terms of the Summary Plan Description and Plan Document (“SPD”), amend the SPD.

NOW, THEREFORE, the Trustees amend the 2020 SPD as follows:

1. Effective October 2, 2025, the definition of Dependent under the Plan Definitions section on pages 6-8 shall be amended to read as follows:

Dependent: Your Eligible Dependents include your:

- Spouse, provided you are not divorced or legally separated; and
- Children, provided they are:
 - Under 26 years of age;
 - Over age 26, permanently and Totally Disabled and incapable of any gainful activity and/or self-sustaining employment due to a medically determinable physical or mental impairment that began before the child attained age 26 and is expected to result in death or last for a continuous period of 12 months or more. However, if your Disabled child loses Eligibility for coverage because he or she becomes employed and self-sustaining, the child may again be considered a Dependent if he or she once again becomes permanently and Totally Disabled and incapable of any gainful activity and/or self-sustaining employment due to a medically determinable physical or mental impairment; and
 - Named under a Qualified Medical Child Support Order (QMCSO). A QMCSO is a medical child support order that:
 - i. Is made pursuant to a state domestic relations law (including a community property law) or certain other state laws relating to medical child support; and
 - ii. Provides for child support or health benefit coverage for a child of a Participant under a group health plan and relates to benefits under the plan.

In addition to children named under a Qualified Medical Child Support Order (QMCSO), children may include your:

- Biological children;
- Legally adopted children, including children placed with you for adoption;
- Stepchildren;
- Foster children;
- Grandchildren;
- Step-grandchildren;
- Sibling, niece, or nephew for whom you have been appointed permanent legal guardian “of the person” who is responsible for the health and well-being of the individual, as specified in a court order. A Participant appointed solely as the guardian of the

individual's estate or property does not qualify.

To be considered your Dependents, your adult Disabled children over age 26 and your grandchildren, step-grandchildren, sibling, niece, or nephew for whom you have been appointed legal guardian under age 26 must also depend on you for more than 50% of their support and maintenance during the Calendar Year and have a principal place of residence with you for more than one-half of the Calendar Year. Legal guardianship is also required for grandchildren. If your adult Disabled child who is age 26 or older, your grandchild, or any sibling, niece, or nephew for whom you have been appointed legal guardian, does not live with you during the Calendar Year, they will still be considered your Dependent children, provided:

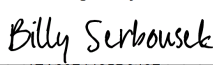
- You are divorced or legally separated under a decree of divorce or separate maintenance, separated under a written separation agreement, or have lived apart from the child's other parent at all times during the last six months of the Calendar Year;
- You and/or the child's other parent provide more than 50% of the child's support and maintenance during the Calendar Year; and
- The child is in your custody or the custody of the child's other parent for more than one-half of the Calendar Year.

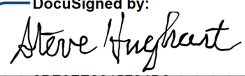
Your Dependents' Eligibility for coverage ends on the earliest of the:

- Date the Plan ends;
- Date you are no longer Eligible;
- Last day of the month your Dependent no longer meets the Plan's definition of Dependent (for example, coverage for your enrolled Eligible children will end on the last day of the month in which they turn age 26);
- Date coverage would end in accordance with other Plan provisions;
- With respect to a legal separation, last day of the month that an order or decision of the court is entered or, in the event that there is no court order or decision, last day of the month the parties reach agreement on the terms of the separation;
- With respect to a divorce, last day of the month the divorce decree is entered by the court and finalized;
- With respect to Dependents of retirees, the last day of the month in which the Dependent fails to make a self-contribution in accordance with the terms of the Plan. If this happens, coverage will not be reinstated; or
- Date the Participant ceases to be a permanent legal guardian.

IN WITNESS WHEREOF, as authorized by the Board of Trustees, this Amendment No. 18 to the Fund's Summary Plan Description and Plan Document, 2020 Edition, is adopted on the 2nd day of October, 2025.

The Board of Trustees, by:

DocuSigned by:

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 Chairman

DocuSigned by:

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 Secretary