

Amendment No. 19 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:

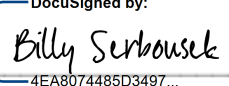
1. Effective this 1st day of September, 2024, the following new section is added to Article 2 after the section entitled "Work in Other Jurisdictions Covered by the Fund" on page 22 of the SPD:

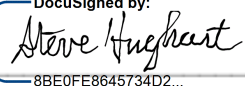
Coverage Transition from Base Plan to Alternative Plan

If a Participant eligible for coverage under the Base Plan transitions and/or primarily works under a collective bargaining agreement within his/her home Local Union that requires Alternative Plan participation, the Participant shall continue to participate in the Base Plan until the Participant's Hours Bank based on Base Plan contributions is exhausted. During the period the Participant is using his/her Hours Bank tied to Base Plan Eligibility, hours contributed on the Participant's behalf at the Alternative Plan contribution rate shall be banked. The Participant shall transition to Alternative Plan coverage the first day of the month following the month in which the Participant's Base Plan contribution-based Hour Bank is exhausted and, if applicable, shall begin drawing down on his/her Hour Bank tied to Alternative Plan contributions. If a Participant has less than 140 hours of Base Plan contribution-based hours in the Participant's Hour Bank for the eligibility period coinciding with the exhaustion of Base Plan contributions, but has sufficient Alternative Plan hours to maintain Eligibility either through the Participant's Hour Bank or active work, the Participant will have Base Plan coverage for that month. As stated above, the Participant shall transition to Alternative Plan coverage for the following month.

IN WITNESS WHEREOF, as authorized by the Board of Trustees, this Amendment No. 19 to the Fund's Summary Plan Description and Plan Document, 2020 Edition, is adopted on the 24th day of April, 2026.

The Board of Trustees, by:

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Chairman

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Secretary