

Amendment No. 11 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 subject to the conditions specified above. Page numbers refer to the numbering of the 2020 SPD:

1. Effective January 1, 2022, the “Initial Eligibility” section on page 19 of the SPD is revised to read as follows.

Initial Eligibility

Initial Eligibility begins on the first day of the second calendar month after you have 420 employer contribution hours made on your behalf in a six-consecutive-month period. Except as specified below, self-pay hours do not count toward earning initial Eligibility.

You may accumulate the required 420 hours in less than six months. If this is the case, your Eligibility begins on the first day of the second calendar month after working 420 hours. (Note there is a lag month between when Eligibility is met and when coverage begins.) These hours provide you with Eligibility for your first month of coverage. The following is an example of how you may become initially Eligible for benefits:

Month Worked	Monthly Hours Worked	Cumulative Hours Worked	Eligibility
January	140	140	Not yet Eligible.
February	140	280	Not yet Eligible.
March	140	420	Initial Eligibility met; coverage not yet effective.
April	140	560	Initial Eligibility met. Lag month; coverage not yet effective.
May	140	700	Coverage begins first of month (i.e., May 1) based on hours worked in January through March.

Please note that all hours worked in excess of 420 hours during the initial Eligibility period are your Hour Bank (see page 21).

2. Effective January 1, 2022, a new section entitled “Self-Payments for Employees of Delinquent Employers” is added to the SPD and shall follow the section entitled “Initial Eligibility” and such new section shall read as follows.

Self-Payments for Employees of Delinquent Employers

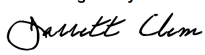
Employees employed by an employer who fails to pay employer contributions may self-pay hours to gain Initial Eligibility. The amount of hours eligible for self-payment is limited to the amount of hours that the employee worked for which the employer failed to remit contributions. Employees must substantiate the amount of hours worked through pay stubs or payroll records. Employees are not eligible to self-pay contributions to gain Initial Eligibility for hours worked for a delinquent employer after the applicable Local Union provides notice under the applicable collective bargaining agreement that employees will cease work due to non-payment of employer contributions.

Coverage shall be effective as of the date specified in the section entitled "Initial Eligibility" (i.e., *the first day of the second calendar month after 420 hours are paid on your behalf*). After meeting the Initial Eligibility requirements, coverage may continue as provided in the section entitled "Continuing Eligibility" on page 20 of this SPD or, as applicable, terminate as provided in the section entitled "Termination of Eligibility" on page 22 of this SPD.

Non-bargaining employees are not eligible for to make self-payments under this section.

IN WITNESS WHEREOF, as authorized by the Board of Trustees, this Amendment No. 11 to the Fund's Summary Plan Description and Plan Document, 2020 Edition, is adopted on the 26th day of October, 2023.

The Board of Trustees, by:

DocuSigned by:

9E0DD8DECA00453...
Chairman

DocuSigned by:

4EA8074485D3497...
Secretary