

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

February 2022

TO: All Eligible Participants in the IBEW Local No. 683 Health and Welfare Fund

Re: Second Summary of Material Modification to the 2020 Editions of the Summary Plan Descriptions For Inside Wiremen, For Teledata Electricians, For Construction Wireman/Construction Electricians, and For Office and Salary Employees.

At a recent IBEW Local 683 Welfare Fund Trustees' meeting, the Trustees made the changes outlined below to your health benefit plan.

Increased Weekly Disability Payments for Active Participants:

Effective January 1, 2022, weekly disability payments were increased by \$100 from the current rate. The Benefits and Coverage inserts are therefore amended to display the updated disability weekly payments for Active Participant. The increased payments are as follows:

- Inside Wiremen/Inside Wiremen Apprentices: \$500 per week
- Office and Salary: \$500 per week
- Teledata/Teledata Apprentices: \$450 per week
- Construction Wireman/Construction Electricians: \$350 per week

Disability Benefits Eligibility and Coverage

The Board of Trustees made changes to Weekly Disability Benefit eligibility and coverage. Effective January 1, 2022, as a Participant, you will be ineligible for Weekly Disability Benefits if you are receiving compensation from your Employer at the time of applying for such benefits. In addition, Participants will no longer be eligible to claim more than twenty-six (26) weeks of Weekly Disability Benefits for the same underlying disability. The full list of Exclusions now read:

Weekly Disability Benefit Exclusions

No weekly disability benefit will be paid for, or on account of, any period of disability:

1. for which the Employee is not under the regular care of a Doctor; or
2. for which the Employee has or had a right to payment under any workers' compensation law or occupational disease law; or
3. which is due to work-related Illness or Injury; or
4. for which the Employee has or had a right to payment under the temporary disability benefit laws of any state or unemployment; or
5. which is due to or caused by Illegal or Willful Misconduct;
6. for the same Disability for which Weekly Disability Benefits were previously paid by the Plan for at least twenty-six (26) weeks; or
7. for which the Employee is currently being paid by the Employer.

Teledata Weekly Disability Benefit Extension

Effective March 15, 2021, the Board of Trustees determined to extend the eligibility for Weekly Disability Benefits for an extra twenty-six (26) weeks only for Teledata Participants who are determined to be eligible for Social Security Disability Benefits.

If you are a **Teledata Participant** and apply for and are determined to be eligible for Social Security Disability Benefits by the Trustees, you may receive an *additional* twenty-six (26) weeks of weekly disability payments *as long as* you submit a written request for the extension and provide proof to the Trustees that you are eligible for Social Security Disability Benefits. The extension may be granted *once per disability* as determined by the Trustees. The Plan will not pursue any reimbursement actions to recover Weekly Disability Benefits paid due to retroactive Social Security Disability Income awards or any retroactive disability pension awards under the IBEW Local 683 Pension Plan.

Removal of Exclusion for Attention Deficit Disorder

The Board of Trustees recently considered the exclusion in the plan for coverage for Attention Deficit Disorder (ADD), and they decided to eliminate the exclusion and cover ADD. Effective June 1, 2018, the references to Attention Deficit Disorder are deleted in the Major Medical Benefit Exclusions and Limitations provision of the SPD. The exclusion, as corrected, will read as follows:

- Testing, education, or training related to learning disabilities, and for treatment of conditions related to a childhood autism spectrum disorder, developmental delay, learning disabilities, hyperkinetic syndromes, behavioral problems or intellectual disability, except as specified (this exclusion shall not apply to treatment of Attention Deficit Disorder, which is covered by the Plan).

Sincerely,

Board of Trustees
IBEW Local No. 683 Health and Welfare Fund