



IBEW Local 683 Health and Welfare Plan

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April 30, 2024

TO: All Office and Salary Participants in the IBEW Local No. 683 Health and Welfare Plan

RE: Seventh Summary of Material Modification to the 2020 Edition of the Summary Plan Descriptions for Office and Salary Employees.

Dear Participant,

The IBEW Local 683 Welfare Plan Trustees recently made the changes outlined below to your health benefit plan.

Changes to The Retiree Program Health Coverage for Office and Salary Employees:

Effective January 1, 2023, Office and Salary Employees received credit for years served in an Office and Salary position when calculating the required Years of Service needed to become eligible for retiree coverage under the plan. Prior to this change, only time spent working under the IBEW Local 683, or other recognized union Collective Bargaining Agreement was eligible to be included in calculating Years of Service needed for retiree coverage.

Additionally, the Board of Trustees made changes to the Plan for Office and Salary Employees by removing the requirement that the Employee submits proof that they have begun to receive Social Security benefits. Office and Salary employees can now be eligible for early retirement before they reach the Social Security Age, as long as they satisfy the other requirements listed in the Plan Document.

Sincerely,

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

SEIU #1-MISSOURI DIVISION