

# IBEW LOCAL NO. 9

## FRINGE BENEFIT FUNDS

IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund  
IBEW Local No. 9 and Line Clearance Contractors 401(k) Retirement Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

October 2012

TO: ALL PARTICIPANTS OF THE IBEW LOCAL NO. 9 AND  
LINE CLEARANCE CONTRACTORS HEALTH & WELFARE FUND

RE: EXTENSION OF BENEFITS FOR RETIRED MEMBERS

Dear Participant:

We are pleased to announce that, effective July 1, 2012, you may be eligible to continue coverage under the Plan for 12 months after your retirement. In order to be eligible, you must meet the following criteria:

- Retiree at age 55 or later,
- Have a minimum of 10 years of service,
- Be an active member in good standing at the time of retirement,
- You must have worked for an employer participating in the IBEW Local 9 & Line Clearance Contractors Health and Welfare Benefit Fund for at least 50% of the 10-year period prior to retirement, and
- Retiree coverage must begin immediately following the end of active coverage.

It is important to note that this will be a one-time opportunity. If you retire from the Plan and use your 12 months of retiree coverage, then go back to active employment, you will **NOT** be eligible for another 12 months of retiree coverage.

If you are planning to retire, and meet the above stated qualifications, please call the Fund Office toll-free at **877-423-9155** for enrollment details. See the reverse side of this announcement for information about the Fund's "grandfathered" status.

*This Summary of Material Modification (SMM) highlights certain features of the Local Union No. 9 I.B.E.W. and Line Clearance Contractors Health and Welfare Benefit Fund. Full details are contained in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*

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**The Plan's "Grandfathered" Status**

The Board of Trustees believes that this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at 877-423-9155. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely,

Board of Trustees