

# **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

April 2015

## **IMPORTANT NOTICE**

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

**RE: SUMMARY OF MATERIAL MODIFICATIONS –  
LIFE/AD & D BENEFIT INCREASE and EXTENSION OF BENEFITS FOR  
RETIRED MEMBERS**

Dear Participant:

The Board of Trustees is pleased to announce improvements to the Life and Accidental Death and Dismemberment(AD&D) Benefits of the Fund. Effective July 1, 2015 the Life Insurance Benefit will increase from the current twenty thousand dollars (\$20,000) to forty thousand dollars (\$40,000). In addition, the Accidental Death and Dismemberment Benefit will increase from the current twenty thousand dollars (\$20,000) to forty thousand dollars (\$40,000).

Currently if you retiree in the Fund and meet the required plan provisions, you may be eligible to continue coverage under the Plan for twelve (12) months after your retirement. Effective January 1, 2015 the twelve (12) month period has been extended to twenty-four (24) months.

To qualify for the extension of coverage under the Fund you must:

- 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.

If you have already used all or part of your 12 month extension, you may be eligible for an additional 12 months. Please contact the Fund Office for additional information.

**Aviso**

Este aviso contiene un resumen en inglés de tu beneficios bajo el Local Union No. 9, I.B.E.W. & Line Clearance Contractors Health and Welfare Fund.

Si usted tuviera dificultad para entender cualquier parte de este aviso, O dificultad para entender cualquier información que usted reciba de Local Union No.9, I.B.E.W. & Line Clearance Contractors Health and Welfare Fund, usted puede recibir ayuda en español contactando a la Oficina del Fondo entre las horas de 7:30 a.m. y 5:30 p.m. Eastern Standard Time, de lunes a viernes. La Oficina del Fondo esta ubicada en 6525 Centurion Drive, Lansing, Michigan 48917, y puede contactarse por telefono en el (517) 321 -7502 Y gratis en el (877) 423-9155.

Por favor preste atención a toda cartas y avisos que reciba del Fondo de Salud y Bienestar sobre su cobertura de atención médica y responda inmediatamente a cualquier pedido de información y/o de pago. Una respuesta y un pago oportunos cuando se requiera, es esencial para continuar cobertura sin interrupción.

Por favor llame a La Oficina del Fondo si usted tuviera dificultad para entender cualquier información que usted reciba de ellos.

If you have any questions regarding this information or any of your benefit provisions, please do not hesitate to contact the Fund Office.

Sincerely,

IBEW Local No. 9 and Line Clearance Contractors  
Health & Welfare Fund  
Board of Trustees

/mkm

This announcement, which serves as a Summary of Material Modification, contains highlights of certain features of the IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund. Full details are contained in the documents 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.

**Notice of Grandfathered Health Plan Status**

*The IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund believes its entire plan of benefits, including the retiree option provided therein, 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 the 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, once those consumer protections become effective for the plan.*

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 plan administrator 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.