

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 MIDWEST

September 2025

IMPORTANT UPDATES ABOUT YOUR BENEFITS

Dear Participant:

The Trustees of the IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund (the Fund) are providing you with this notice to explain important improvements to your benefits.

Dental and Orthodontia Benefit Improvements

Effective January 1, 2026, the Calendar Year Maximum Dental Benefit is increased from \$1,500 to \$2,000 and the Calendar Year Orthodontia Maximum Benefit is increased from \$2,500 to \$3,000. The dental and orthodontic benefits are provided for you and your eligible dependents. The Calendar Year Maximum Dental Benefit does not apply to covered individuals younger than age 18. Dental benefits are administered by Delta Dental of Illinois. You can contact Delta Dental by calling (800) 323-1743 or visiting www.deltadentalil.com. All other Dental benefits remain unchanged. Please refer to your SPD for more details.

	Network Dentist (Delta Dental PPO or Delta Dental Premier)	Non-Network Dentist
Maximums (Combined for network and non-network Dentists)		
Calendar Year Maximum Benefit	\$2,000 per person	
Calendar Year Orthodontia Maximum Benefit	\$3,000 per person	

Life and AD&D Benefit Improvements

Effective January 1, 2026, the Life Insurance and basic Accidental Death and Disability Insurance (AD&D) benefits from \$40,000 to \$50,000. In addition, the Life and AD&D benefits will be insured and paid for by The Guardian Life Insurance Company of America ("Guardian") starting January 1, 2026. Life and AD&D benefits are for employees only. All other Life and AD&D benefits remain unchanged. You can contact Guardian by calling (800) 627-4200 or visiting www.guardianlife.com. Please refer to your SPD for more details.

Life Insurance & AD&D	
Life Insurance	
Active Death Benefit (Employees only)	\$50,000
Accidental Death and Dismemberment (AD&D)	
Basic AD&D Accidental Death Benefit (Employees only)	\$50,000

(See reverse side)

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A Final Note

This document update is intended to notify you of important changes being made to the Fund's plan of benefits. You should read this carefully and keep it with your copy of the Plan's SPD that was previously provided to you. If you have any questions regarding these changes, or about your benefits in general, please contact the Fund Office at (877) 423-9155.

Sincerely,

The Board of Trustees

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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

This announcement 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.