

EMPLOYEES SECURITY FUND OF THE ELECTRICAL PRODUCTS INDUSTRIES

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October 19, 2012

Established 1944

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IMPORTANT NOTICE: TO ALL ACTIVE AND RETIRED ELIGIBLE PARTICIPANTS OF THE EMPLOYEES SECURITY FUND OF THE ELECTRICAL PRODUCTS INDUSTRIES HEALTH AND WELFARE PLAN

The Trustees of the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan ("the Plan") have adopted the following changes to the Plan to be effective January 1, 2013. This Notice supplements and replaces corresponding material in your Summary Plan Description and is intended to constitute a summary of material modifications of the Plan.

Please read this Notice carefully to determine how the changes apply to you and/or your eligible dependents.

Prescription Drug Benefit

Effective January 1, 2013, your prescription drug benefit annual family maximum has been raised from \$4,875 to \$5,000.

Aggregate Annual Maximum Increased

For calendar year 2013, the annual aggregate limit is increased from \$1,250,000 to \$2,000,000.

Women's Health and Cancer Rights Act of 1998

This notice is provided annually to all participants of the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan pursuant to Department of Labor regulations.

If you have had or are going to have a mastectomy, you may be entitled to certain benefits, under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductible and



coinsurance applicable to other medical and surgical benefits provided under your plan.

If you would like more information on WHCRA benefits, call your Plan Administrator at the Joint Industry Board of the Electrical Industry at 718-591-2000.

“Grandfathered” Plan Status

The Employees Security Fund of the Electrical Products Industries Health and Welfare Plan believes 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 Plan Administrator at the Joint Industry Board of the Electrical Industry at 718-591-2000. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Please note that the Trustees of the Plan reserve the right to make additional changes to the Plan at any time. The Board also reserves the right, in its sole and absolute discretion, to amend, modify, or terminate the Plan of any benefits provided under the Plan, in whole or in part, at any time for any reason.

<p>If you have any questions, please contact the Fund Office at 718-591-1100.</p>
