



VACATION, HOLIDAY AND UNEMPLOYMENT PLAN  
JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY  
158-11 HARRY VAN ARSDALE JR. AVENUE • FLUSHING, N.Y. 11365  
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HARRY VAN ARSDALE JR.  
Founder

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Chairman, Joint Industry Board  
of the Electrical Industry

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**IMPORTANT INFORMATION ABOUT THE CRITICAL CARE BENEFIT PROVIDED THROUGH THE VACATION, HOLIDAY AND UNEMPLOYMENT PLAN OF THE ELECTRICAL INDUSTRY**

Dear Participant:

Effective November 1, 2013, the Vacation, Holiday and Unemployment Plan of the Electrical Industry ("VHUP") offered a critical care benefit for participants diagnosed with the following critical medical conditions:

**Coverage for vascular conditions Percent of benefit amount paid at initial diagnosis:**

| <u>Condition</u>  | <u>Maximum Benefit</u> |
|---|------------------------|
| Heart attack  | \$5,000                |
| Transplant as a result of heart failure                               | \$5,000                |
| Stroke  | \$5,000                |
| Coronary artery bypass surgery as a result of coronary artery disease | \$1,250                |

**Coverage for cancer conditions Percent of benefit amount paid at initial diagnosis:**

| <u>Condition</u>   | <u>Maximum Benefit</u> |
|--|------------------------|
| First diagnosis of internal cancer or malignant melanoma | \$5,000                |
| Non-invasive cancer (carcinoma in situ)                  | \$1,250                |

**Coverage for other critical illnesses Percent of benefit amount paid at initial diagnosis:**

| <u>Condition</u>                       | <u>Maximum Benefit</u> |
|--|------------------------|
| Transplant, other than heart           | \$5,000                |
| End-stage renal failure                | \$5,000                |
| Coma                                   | \$5,000                |
| Permanent paralysis due to an accident | \$5,000                |
| Occupational HIV                       | \$5,000                |
| Loss of Vision                         | \$5,000                |
| Loss of Speech                         | \$5,000                |



This benefit was initially offered through the Humana Insurance Company and will continue to be paid by them only if **you have an initial diagnosis date of 11/1/13 through 5/31/14. In such a case, you must file an application directly to Humana within 15 months of the initial diagnosis or you will lose your opportunity to receive a benefit payment.** For example, if your initial diagnosis date was 11/1/2013, you MUST file a claim with Humana no later than January 31, 2015. Please contact Humana for a claim form at 1-877-378-1505.

Although the VHUP terminated its relationship with Humana effective May 31, 2014, the Trustees have committed to providing this benefit under this Plan through the end of the contract that expires in May 2016. **Therefore, if you have an initial diagnosis date on or after June 1, 2014 you must submit an application directly to the VHUP in order to be entitled to a benefit payment.** In order to obtain an application from the Plan or if you have any questions about this benefit, please call Laura Taylor O'Boyle at the Joint Industry Board at 718-591-2000, ext. 1316.

Please note that regardless of the date of your diagnosis your physician must, in all cases, complete a portion of the application form.

Sincerely,

The Vacation, Holiday and  
Unemployment Plan of the  
Electrical Industry