

EMPLOYEES SECURITY FUND OF THE ELECTRICAL PRODUCTS INDUSTRIES

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Established 1944

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Important Information for all ESF Plan "A", Plan "C" and Retired Participants and their Eligible Dependents

COBRA Continuation Coverage for Dependents - Age 26 and Surviving Spouses

Dear Participant:

This is an important notice concerning the health benefits provided by the Employees Security Fund of the Electrical Products Industries ("the Plan"). Please read this notice carefully and keep it with your copy of the Plan's Summary Plan Description ("SPD").

Effective June 24, 2021, the Trustees have made a decision to amend the Plan's COBRA Continuation Coverage policy to allow dependents that turn age 26 as well as surviving spouses to continue to purchase coverage beyond the 36-month period that was previously allowed. Surviving spouses must have been covered by the Plan prior to the participants death and dependents must have been covered by the Plan and paying into COBRA upon turning age 26.

Please note the right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). The law provides COBRA continuation coverage **may** be cut short for any of the following reasons:

1. The Plan no longer provides coverage to any Participant.
2. The premium for the continuation coverage is not paid on a timely basis.
3. You become covered for medical benefits under another group health plan.
4. You commence Medicare coverage after the date the COBRA election is made.
5. Any other reason for termination provided under the Plan, such as fraud.
6. The employer with respect to whom you obtained your coverage in the first place withdraws from the Plan and covers a classification of its employees under another group health plan. In that case, the employer's new plan is required to continue your COBRA coverage (under the terms of the new plan).

You may call the Members Records Department of the Joint Industry Board at 718 591-1100 with any questions or concerns.

Sincerely,

Trustees of the Employees Security Fund of
the Electrical Products Industries

“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.