



PENSION HOSPITALIZATION AND BENEFIT PLAN
JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY
158-11 HARRY VAN ARSDALE JR. AVENUE • FLUSHING, N.Y. 11365
TEL: (718) 591-2000 • FAX: (718) 380-7741 • www.jibe.org

June 30, 2021

HARRY VAN ARSDALE JR.
Founder

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Chairman, Joint Industry Board
of the Electrical Industry

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Important Information for all Active Participants and their Eligible Dependents

COBRA Continuation Coverage for Dependents - Age 26

Dear Participant:

This is an important notice concerning the health benefits provided by the Pension, Hospitalization and Benefit Plan - Welfare Plan ("the Plan"). Please read this notice carefully and keep it with your copy of the Plan's Summary Plan Description ("SPD").

Effective June 30, 2021, the Trustees have made a decision to amend the Plan's COBRA Continuation Coverage policy to allow dependents that turn age 26 to continue to purchase coverage beyond the 36-month period that was previously allowed. The Dependent 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 718 591-2000 at extension 2491 with any questions or concerns.

Sincerely,

Trustees of the Pension, Hospitalization
and Benefit Plan of the Electrical Industry



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Counsel

JOHN LIU

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Employer Representatives

ROBERT AMABILE

BEN D'ALESSANDRO

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STEVEN LAZZARO

CIRO LUPO

ANTHONY MANN

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DAVID PARKER

HAL SOKOLOFF

DAVID WARDELL

Employee Representatives

BENJAMIN ARANA

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THOMAS CAPURSO

THOMAS CLEARY

CHRISTOPHER ERIKSON

CHRISTOPHER ERIKSON JR.

ANTHONY FALLEO

WILLIAM HOFVING

ROBERT OLENICK

JOSEPH PROSCIA

RICARDO ROLLINS

JOSEPH SANTIGATE

LANCE VAN ARSDALE

Important Information for all Retired Participants and their Eligible Dependents

COBRA Continuation Coverage for Dependents - Age 26

Dear Participant:

This is an important notice concerning the health benefits provided by the Pension, Hospitalization and Benefit Plan - Welfare Plan ("the Plan"). Please read this notice carefully and keep it with your copy of the Plan's Summary Plan Description ("SPD").

Effective June 30, 2021, the Trustees have made a decision to amend the Plan's COBRA Continuation Coverage policy to allow dependents that turn age 26 to continue to purchase coverage beyond the 36-month period that was previously allowed. The Dependent 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 718 591-2000 at extension 2491 with any questions or concerns.

Sincerely,

Trustees of the Pension, Hospitalization
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“Grandfathered” Plan Status:

The Pension, Hospitalization and Benefit Plan - Welfare Plan believes this Retiree 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.