

# Amendment No. 12 to the 2020 Summary Plan Description and Plan Document of the NECA-IBEW Welfare Trust Fund

WHEREAS, the Board of Trustees of the NECA-IBEW Welfare Trust Fund (“Fund”) may, pursuant to the terms of the Summary Plan Description and Plan Document (“SPD”), amend the SPD.

NOW, THEREFORE, the Trustees amend the 2020 SPD as follows:


1. Effective July 1, 2023, a new section of the SPD entitled “Deadline Waiver Requests” is added to the SPD before the section entitled “Inspector Opt Out Option to Enroll in Retiree Coverage” and such new section shall read as follows:

## Deadline Waiver Requests

If you otherwise meet the requirements for retiree coverage but you fail to submit the required forms to the Fund Office by the deadlines set forth in the section entitled Initial Retiree Eligibility and Retiree Opt-In/Opt-Out Option, then you may submit a written request for a waiver of the applicable deadline(s) to submit the applicable form(s). The written request must set forth the reasons for missing the required deadline along with any documentation supporting your waiver request. If good cause is demonstrated, then the Trustees may permit you to enroll in retiree coverage. The Trustees shall have the sole discretion to determine whether you have demonstrated good cause. When determining whether good cause exists, the Trustees shall consider factors such as your previous compliance with the Plan rules, whether you received notice of the applicable deadlines, efforts made by you to comply with the applicable Plan provisions, and such other similar factors that demonstrate your good faith attempt(s) or efforts to comply with the applicable Plan provisions.

IN WITNESS WHEREOF, as authorized by the Board of Trustees, this Amendment No. 12 to the Fund’s Summary Plan Description and Plan Document, 2020 Edition, is adopted on the 26<sup>th</sup> day of October, 2023.

The Board of Trustees, by:

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Chairman

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Secretary