

Summary of Material Modification

To

Local 94, I.B.E.W. Health and Welfare Fund
Summary Plan Description

To: Participants in the Local 94, I.B.E.W. Health and Welfare Fund
From: Kenneth Thoman, Chairman, Board of Trustees
Date: July 9, 2018

The Summary Plan Description for the Local 94, I.B.E.W. Health and Welfare Fund has been revised. The change, as required by the laws of the State of New Jersey, known as the "Opioid Mandate" is effective May 16, 2017 or the effective date of the policy, whichever is later.

As a result of a New Jersey State-mandate, modifications have been made to the definitions of the terms "Illness" and "Substance Abuse," and "Methadone Maintenance" was deleted from the Exclusions section. Modifications have also been made to Time Frame for Initial Adverse Benefit Determinations, concerning External Appeals, and relating to the Appeals Process for Adverse Benefit Determinations- Exclusive to Substance Use Disorders.

Please attach this Notice to your Summary Plan Description for future reference.

Please contact Carla Wolfe, Administrator for the Fund (acting on behalf of the Trustees of the Fund), if you have questions regarding the information in this notice, or if you need another copy of the Summary Plan Description.

I can be reached at (609) 426-9702. Or you can write me at I.B.E.W. Local Union 94, 219 Franklin St., Hightstown, NJ 08520.

ERISA Information:

Plan Sponsor: Board of Trustees of the Local 94, I.B.E.W. Health and Welfare Fund
Sponsor's EIN: 22-6699169P
Plan Name: Local 94, I.B.E.W. Health and Welfare Fund
Plan Number: 501
Plan Year: July 1 to June 30 of each year