

**SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION  
OF THE  
I.B.E.W. 292 HEALTH CARE PLAN  
(2015 Restatement)**

**IMPORTANT NOTICE TO PLAN PARTICIPANTS AND BENEFICIARIES**

The Board of Trustees has amended the Plan. This notice summarizes the change and its effective date.

**Amendment No. 3, Effective September 14, 2016**

The Plan Document was amended to clarify that an Eligible Person or Claimant may not assign any rights or causes of action under the Plan to any person or entity.

**Amendment No. 4, Effective September 14, 2016**

The Plan Document was amended to clarify the Plan's role relating to continuing Plan coverage during leaves under the Family Medical Leave Act of 1993 (FMLA). The amendment makes it clear that contributing employers—not the Plan—are responsible for determining whether an employee is covered by the FMLA, and whether the employee is eligible for FMLA leave.

The amendment also clarifies that employees may be eligible for continued Plan coverage if you have certain Qualifying Conditions, even if the employee is not eligible for FMLA leave. (A definition of Qualifying Conditions is included in the Plan Document and Summary Plan Description.)

**Amendment No. 5, Effective September 14, 2016**

The Plan will no longer categorically exclude operations or treatment in connection with sex transformations, in compliance with the Health and Human Services final rule titled "Nondiscrimination in Health Programs and Activities," which implements Section 1557 of the Patient Protection and Affordable Care Act (ACA).

All other limitations and exclusions relating to sexual dysfunction will still apply.

<p>Please retain this notice with your current copy of the Plan Document and Summary Plan Description and insert the attached slip page to replace the current page of the same number. If you have any questions about the Plan, contact the Fund Office at (763) 493-8830 or 1-800-368-9045.</p>
--

