

**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.

***Effective June 1, 2016***

The Plan will no longer exclude loss of time (disability) benefits for a Total Disability resulting from alcoholism or drug addiction because the Eligible Employee is not being treated as an inpatient in a Hospital or accredited treatment center or because the Eligible Employee's treatment exceeds a certain number of days. The same loss of time (disability) benefit exclusions will apply to all Total Disabilities, regardless of whether the disability is the result of alcoholism or drug addiction.

All other limitations and exclusions regarding loss of time (disability) benefits will still apply.

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.



Plan considered the Sickness or Injury to be not work-related since the beginning of the disability period over the loss of time benefit previously paid under the Plan for that Sickness or Injury for the period ending on the date of that adjudication; or

- ◆ For periods of time during which you receive salary, wages or unemployment compensation, except that if you were receiving loss of time benefits under the Plan immediately before returning to part-time covered employment, loss of time benefits payable under the Plan but for receipt of salary or wages for that part-time work will be payable in the reciprocal percentage that you are working (for example, at 70% if you are working 30% of a full-time schedule).

**Special Note:** You must use all accrued salary continuation or sick leave benefits before you are eligible for weekly loss of time benefits.

### **Taxation of Weekly Income Benefits**

You must include your weekly loss of time benefits in your gross income and pay federal income tax on them.

Weekly income benefits are also subject to Social Security taxes (FICA). You pay half of the tax, and your employer pays the other half. According to federal law, the Plan will withhold your share of the FICA tax from each weekly benefit check paid to you and send it to the government.

You should contact a competent tax advisor or attorney if you have any questions regarding taxes on your weekly income benefits.

### **Indemnity Limits and Benefit Provisions**

- ◆ Benefits will be payable in an amount not to exceed the weekly Maximum Benefit specified on the Schedule of Benefits.
- ◆ Benefits will be payable for up to but not to exceed the maximum indemnity period of seventy-two (72) weeks during any one period of disability.
- ◆ Benefits are payable on the basis of a seven (7) day week.
- ◆ Benefits will be paid on the first (1<sup>st</sup>) and fifteenth (15<sup>th</sup>) day of each calendar month.
- ◆ If benefits are due an Eligible Employee for a fractional part of a week, the Eligible Employee will receive one-seventh of the weekly benefit for each day of Total Disability.

