

**AMENDMENT NO. 2
TO THE SUMMARY PLAN DESCRIPTION OF THE
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND
ACTIVE HEALTH PLAN**

This Amendment to the Southern California IBEW-NECA Health Trust Fund Active Health Plan Summary Plan Description (“SPD”) is made by the Board of Trustees of the Southern California IBEW-NECA Health Trust Fund (“Board of Trustees”) with reference to the following facts and circumstances:

The Board of Trustees wishes to amend the SPD to provide a more efficient penalty for Participants who fail to provide proper notice of a change in marital status through dissolution, divorce, legal separation or annulment.

The Board of Trustees has reserved to the Board of Trustees the ability to amend the SPD from time to time.

NOW THEREFORE, effective January 1, 2018 the final paragraph of Section 4.10 of the Plan is amended to read as follows:

“Upon dissolution, divorce, legal separation or annulment, a spouse ceases to be an eligible Dependent on the first day of the month following the month in which the Judgment terminating the marital relationship or providing for legal separation is issued. However, a former spouse may continue to be eligible as a qualified beneficiary under this Plan if COBRA continuation coverage is timely elected as more fully set forth in the COBRA provisions of this Plan. In order to avoid the loss of prospective eligibility, you should notify the Administrative Office of a dissolution, divorce, legal separation or annulment as soon as it occurs. Should neither the Participant nor the former spouse notify the Administrative Office within sixty (60) days of the issuance of the Judgment or termination of marital status, the Participant, former spouse and the spouse’s dependents who are no longer the Participant’s dependents under the Plan are penalized. The Participant’s Hours Bank Reserve shall be charged 100 hours times the number of months thereafter until notice is received. The former spouse and lawful dependents who are no longer your dependents under the Plan lose all COBRA rights (see Section 17.1, subpart D). Insurance companies and/or HMO providers may also seek legal damages for the failure to provide prompt notification and the Fund, through the Board of Trustees, shall hold the individual Participant liable for any damages incurred and pursue legal relief against the Participant.”

All other terms and conditions of the Summary Plan Description and Plan shall remain in full

force and effect.

Executed this 19th day of October 2017 at Commerce, California.

BOARD OF TRUSTEES
SOUTHERN CALIFORNIA IBEW-NECA
HEALTH TRUST FUND

By: _____
Chairman – Marvin Kropke

By: _____
Secretary – Jim Willson