

**AMENDMENT NO. 10**  
**TO THE**  
**SUMMARY PLAN DESCRIPTION**  
**OF THE**  
**SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND**  
**RETIREE HEALTH PLAN**

(As restated February 1, 2018)

This Amendment to the Southern California IBEW-NECA Health Trust Fund, Retiree Health Plan Summary Plan Description ("SPD") (restated as of February 1, 2018, as amended) 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:

- A. The Board of Trustees wishes to amend the SPD to reflect changes to add a one-year statute of limitations provision for a Participant or Dependent to file suit against the Plan under Section 502(a) of ERISA.
- B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective on **April 1, 2025**, the SPD is amended as follows:

- 1. **Article 10, Plan Amendment Procedures and Disclosure Information, Section 10.3 Claims and Appeal Rules, (Sub-Section 10.3.6), Exhaustion of the Appeal Process,** is restated as follows:

**"10.3.6 Exhaustion of the Appeal Process**

Under a federal law known as ERISA, a Retiree or Eligible Spouse whose claim for benefits has been denied may file suit against the Plan seeking the denied benefit. However, prior to filing such a suit the appeal process under the Trust Fund described above must be pursued and exhausted. Thus, if you disagree with an initial denial of benefits, it is important you file a timely appeal. In all cases your appeal must be filed no later than 180 days after the initial denial of your claim was received by you. If you do not file an appeal within the required time frame you will have failed to exhaust your appeal rights. The organization responsible for hearing your appeal may extend the 180-day limit upon your showing good cause for the delay, but to protect your rights you should file any appeal promptly after your receipt of the initial denial.

If your appeal is denied, you have one year following the date of denial to file suit against the Plan under section 502(a) of ERISA. Any suit must be filed in the U.S. District Court for the Central District of California."

**SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND  
RETIREE HEALTH PLAN  
AMENDMENT NO. 10  
(Continued)**


The effective date of this Amendment shall be April 1, 2025.

All other terms and conditions of the Summary Plan Description and Plan, shall remain in full force and effect.

Executed this 5<sup>th</sup> day of March 2025 at Pasadena, California.

BOARD OF TRUSTEES  
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

By:   
\_\_\_\_\_  
Chairman – Eric Cartier

By:   
\_\_\_\_\_  
Secretary – Robert Corona