

**AMENDMENT NO. 20
TO THE
SUMMARY PLAN DESCRIPTION
OF THE
SOUTHERN CALIFORNIA IBEW-NECA SUPPLEMENTAL UNEMPLOYMENT
BENEFIT TRUST FUND
as of January 1, 2015**

This Amendment to the Southern California IBEW-NECA Supplemental Unemployment Benefit Trust Fund *Summary Plan Description*, for Inside Wiremen, Intelligent Transportation, and Inspectors effective as of January 1, 2015, is made by the Board of Trustees of the Southern California IBEW-NECA Supplemental Unemployment Benefit 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 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. All other requirements for benefits shall remain the same.

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

- 1. The section of the SPD regarding **Other Important Information** and sub-section: **Denial of Supplemental Unemployment Benefits and Appeals** of the *Summary Plan Description*, is restated as follows:

"Denial of Supplemental Unemployment Benefits and Appeals

Your right to benefits shall be determined in accordance with the terms of this Plan. Claims for benefits shall be submitted to the Fund Office. You will be notified by the Plan Administrator of a denial or partial denial of your claim within 14 days (or 180 days if the Trustees notify you that additional time is needed for processing your application) from the time the application is received by the Trustees. Such notice shall set forth the specific reasons for the denial, the Plan provisions relied upon in denying the claim, and how to appeal.

You may request a review by the Trustees no later than 60 days after a notice of denial is received. This request must be in writing and specify that it is an appeal for a review of a denied application for benefits. In connection with the review, you have the right to review pertinent documents and submit issues and comments in writing to the Trustees. You may request copies free of charge of all documents, records and other information relevant to your denied claim.

Your appeal will be decided by the Board of Trustees or sub-committee of the Board of Trustees. The Trustees hold regular meetings at least four (4) times per year. If your appeal is filed more than 30 days before a regular meeting of the Trustees, your appeal will be decided at that meeting unless special circumstances require an extension of time for processing, in which case the decision will be made

on your appeal at the next following meeting of the Trustees. If your appeal is filed within the 30-day period immediately preceding a regular meeting of the Trustees, the appeal will not be decided at that meeting but will be decided at the next following meeting, unless special circumstances require and extension of time for processing your appeal. In that case, a decision will be made on your appeal at the third regular meeting following the date your appeal was filed.

Once the Board of Trustees or designated sub-committee has decided your appeal, the Plan will send you a written notice of the decision. This notice will be mailed within five (5) business days of the Trustee's decision. The determination made by the Board of Trustees is final and binding.

If the Trustees uphold the denial of your claim, 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." Also, if your appeal is denied, you are entitled to receive upon request at no cost, copies of the documents and information that the Plan relied on in denying your claim.

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

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

Executed this 5th day of March 2025, in Pasadena, California.

**BOARD OF TRUSTEES
SOUTHERN CALIFORNIA IBEW-NECA
SUPPLEMENTAL UNEMPLOYMENT BENEFIT TRUST FUND**

By: _____
Chairman, Eric Cartier

By: _____
Secretary, Robert Corona