

I.B.E.W. LOCAL UNION 306
Supplemental Health Benefit Fund

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SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION OF THE
I.B.E.W. LOCAL UNION 306
SUPPLEMENTAL HEALTH BENEFIT FUND

The Trustees have made changes to the Plan that will affect various provisions of your Summary Plan Description. This "Summary of Material Modifications" explains the changes and should be kept with your Summary Plan Description.

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Effective September 1, 2008, Article II entitled "Eligibility for Retiree Subsidy" (pages 3-5) is amended by adding the following:

(B) Conditions of Coverage

(5) A covered retiree who returns to work and who immediately before returning to work has been eligible for Retiree Health Care Self Premium Payments along with the subsidy from this Plan and who is permitted by the Fourth District IBEW Health Fund to continue to participate in the Covered Retiree portion of that Fund until he/she gains eligibility in that Fund's active program, shall continue to be eligible for a subsidy from this Plan until he/she accumulates sufficient hours in the Fourth District IBEW Health Fund to be eligible to participate in that Fund's active program. At such time as the Covered Retiree becomes eligible to be covered under the Fourth District IBEW Health Fund's active program, coverage for participation by the Covered Retiree and his/her dependents in this Plan shall cease. To become again eligible in this Plan under the Retiree Program, the former covered retiree must re-qualify as required in the Plan to be entitled to the subsidy as provided by this Plan.

(E) For Participants becoming initially eligible for benefits in the IBEW Local 306 Retiree Health Benefit Plan on or after September 1, 2008, eligibility for subsidy to the Retiree Health Care self premium payments will be service-based (upon a Participant's length of service). A subsidy is that percentage of the premium cost the Fund subsidizes. The cost for health care coverage will depend upon a Participant's years of service with the Fund at the time of the Participant's retirement.

The following table shows the percentages that the Fund will subsidize according to years of service:

Years of Service	Fund Subsidy %
0 - 5	0%

Example: If a Participant has 5 or more years of service the Fund will pay, at the Trustees discretion, a percentage of the cost of the Participant's Health Care Coverage. If the Participant retires with 5 or less years of service the Fund will not subsidize any of the Participant's Health Care Self Payment Amount. In order to qualify for the service based subsidy a Participant must meet the following qualifications:

- 1) The Participant shall have at least 300 or more hours of contributions for work performed in the jurisdiction of IBEW Local 306 that is remitted to the National Electrical Benefit Fund (NEBF) in a calendar year pursuant to the collective bargaining agreement with IBEW Local 306.
- 2) The Participant shall have 5000 or more hours of contribution for work performed in the jurisdiction of IBEW Local 306 that is remitted to the National Electrical Benefit Fund (NEBF) in a calendar year pursuant to the Collective Bargaining Agreement with IBEW Local 306 over a 5 year period.
- 3) The Participant must meet all eligibility conditions for coverage in the IBEW Local 306 Supplemental Health Plan as our Health Benefit Fund as our provider elsewhere in this Plan.

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Effective January 1, 2009, Article III entitled "Medical Reimbursement Accounts" (pages 5-9) is amended by changing the following:

(F) Cancellation of Account

If the Covered Employee's Medical Reimbursement Account has no activity for a period of two (2) years (i.e. no contributions received to the account or claims made from the account), and the balance in the account is less than \$50, such account will be canceled, and any remaining account balance will revert to the Plan's subtrust for medical reimbursements.