

Puget Sound Electrical Workers Trust Funds

2815 2nd Avenue, Suite 300 • P.O. Box 34203 • Seattle, Washington 98124
Phone (206) 441-4667 or (866) 314-4239 • Fax (206) 505-9727

Administered by
Welfare & Pension Administration Service, Inc.

June 30, 2006

SUMMARY OF MATERIAL MODIFICATIONS

Effective March 7, 2006, the following procedures were adopted by the Trustees for administration of eligibility under the Uniformed Services Employment and Reemployment Rights Act (“USERRA”) after an Active Employee enters military service.

If you are an Active Employee and you leave employment with a contributing employer for military service, you may elect to freeze your Dollar Bank until you return from military service. If you freeze your Dollar Bank, you still have the option of electing to self-pay for USERRA continuation coverage for up to 24 months.

Dependent Coverage and Self-Payment Rights

If your military leave is less than 31 days, coverage is continued at no cost. Your dollar bank will be credited with the necessary amount to keep coverage in effect as if you worked in covered employment with a contributing employer during the period of service.

If your military leave is for 31 days or more, coverage will be provided for your eligible dependents for up to 12-months at no cost to you. You may also make monthly self-payments at the rate established by the Trustees to continue coverage for your dependents after the 12-months of Trust paid coverage. The rate for USERRA coverage is the same as the COBRA continuation coverage rate. USERRA continuation coverage must be continuous and must immediately follow the date your Hour Bank coverage ended (or was frozen).

A monthly self-payment is required in order to continue your own coverage.

Reinstatement of Eligibility Following Military Service

If you elected to freeze your Dollar Bank when you entered military service, the balance in your Bank will be carried over until you are discharged from military service. Your Dollar Bank eligibility will be reinstated the first of the month in which you are discharged, provided you have sufficient dollars for a month of coverage and have returned to work or applied to return to work for a contributing employer within the time period required by USERRA, as explained below. Once your dollar bank is reinstated, your eligibility for continued coverage will be determined under the regular dollar bank rules.

(over)

The time periods for returning or applying to return to work under USERRA are as follows:

<u>Length of Military Service</u>	<u>Reporting Period</u>
More than 30 but less than 181 days:	14 days
More than 180 days:	90 days

If you are on the out-of-work list at IBEW Local No. 46, that will be considered a return to employment with a contributing employer for purposes of reinstatement of eligibility.

You are responsible for immediately notifying the Administration Office of your discharge from military service so that your frozen Dollar Bank can be reinstated on a timely basis. You should also notify the Administration Office if you are reemployed within the time required by USERRA, so that your Dollar Bank can be activated and eligibility reinstated without waiting periods.

If you have any questions about these changes, please call the Administration Office at (800) 732-1121, option 4.

Board of Trustees
Puget Sound Electrical Workers Health and Welfare Trust Fund